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Illinois. State Scholarship Commission.
Program information manual,
monetary awards [packet]

State of Illinois Student Loan Programs

Approved Lending Institutions

Illinois Guaranteed Loan Program (IGLP)
Illinois Designated Account Purchase Program (IDAPP)
Divisions of: Illinois State Scholarship Commission
102 Wilmet Road, Deerfield, Illinois 60015 (312) 945-7040
203 N. Wabash, Suite 2118, Chicago, IL 60601 (312) 793-3745
525 W. Jefferson, Suite 111, Springfield, IL 62706 (217) 782-6767

ADAMS COUNTY

- Camp Point
Farmers State Bank
- Clayton
Clayton State Bank
- Golden
Golden State Bank
- Lima
State Bank of Lima
- Mendon
Mendon State Bank
- Quincy
Community National Bank
First National Bank Trust
Gem City Savings & Loan Association
Illinois State Bank
Mercantile Trust & Savings
Quincy-Peoples Savings & Loan Assn.
State Street Bank and Trust Company
Town & Country Bank

ALEXANDER COUNTY

- Cairo
First Bank and Trust Company

BOND COUNTY

- Greenville
Bradford National Bank
First National Bank
- Keyesport
State Bank of Keyesport
- Mulberry Grove
The First National Bank

BOONE COUNTY

- Belvidere
Belvidere National Bank
Boone State Bank
United Bank of Belvidere
- Capron
Capron State Bank
- Poplar Grove
Poplar Grove State Bank

BROWNE COUNTY

- Mt. Sterling
Brown County State Bank
Farmers State Bank

BUREAU COUNTY

- Cherry
State Bank of Cherry
- Ladd
Farmers & Miners Bank
- Malden
Farmers & Traders State Bank
- Manlius
First National Bank
- Princeton
Citizens First National Bank
First State Bank
- Shelfield
Farmers State Bank
- Spring Valley
Spring Valley City Bank
- Tiskitwa
Tiskitwa State Bank

—Pana

- First National Bank
Peoples Bank of Pana
- Stonington
Stonington Community Bank

CLARK COUNTY

- Casey
Bank of Casey
Casey National Bank
- Marshall
First National Bank
The Dulaney National Bank
- Westfield
Westfield State Bank

CLAY COUNTY

- Clay City
Clay City Banking Company
- Flora
First National Bank
Flora Bank & Trust
- Louisville
Clay County State Bank

CLINTON COUNTY

- Albers
Peoples Bank of Albers
- Aveston
State Bank of Aveston
- Bartelso
Bartelso Savings Bank
- Breese
State Bank of Breese
- Ceryle
Farmers and Merchants Bank
First National Bank
- Centralia
First National Bank and Trust
First State Bank
Old National Bank

—Germantown

- Germantown Savings Bank
- Hoffman
Farmers State Bank
- New Baden
Bank of New Baden
- Trenton
Community Bank of Trenton

COLES COUNTY

- Ashmore
Ashmore State Bank
- Charleston
Charleston National Bank
Coles County National Bank
The Bank of Charleston
- Lerna
First National Bank
- Mattoon
Central National Bank
CIPS Empl Fed Credit Union
First National Bank
- Oakland
Oakland National Bank

COOK COUNTY

- Chicago
Albany Bank and Trust Company N.A.
All Saints Bridgeport Credit Union
Amalgamated Trust & Savings
American National Bank and Trust
Ashland Savings & Loan Association
Ashland State Bank
Bank of Ravenswood
Capitol Savings & Loan Association
Central National Bank
Chicago Bank of Commerce
Chicago Federal Sav. & Loan Assn.
Chicago-Jacobi Fed Credit Union
Chicago-Tokyo Bank
Columbia National Bank
Commercial National Bank
Community Bank Edgewater
Continental Bank
Cosmopolitan National Bank
Crawford Savings & Loan Association

State of Illinois
Student Loan Programs

Approved
Lending Institutions

Illinois Guaranteed Loan Program (IGLP)
Illinois Designated Account Purchase Program (IDAPP)
Divisions of Illinois State Scholarship Commission
102 Wabash Road, Deerfield, Illinois 60015 (312) 945-7040
703 N. Wabash, Suite 2115, Chicago, IL 60661 (312) 753-3745
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ADAMS COUNTY

- Camp Point
Farmers State Bank
- Clayton
Clayton State Bank
- Golden
Golden State Bank
- Lima
State Bank of Lima
- Mendon
Mendon State Bank
- Quincy
Community National Bank
First National Bank Trust
Gem City Savings & Loan Association
Illinois State Bank
Mercantile Trust & Savings
Quincy Peoples Savings & Loan Assn.
State Street Bank and Trust Company
Town & Country Bank

ALEXANDER COUNTY

- Cairo
First Bank and Trust Company

BOND COUNTY

- Greenville
Bradford National Bank
First National Bank
- Keyesport
State Bank of Keyesport
- Mulberry Grove
The First National Bank

BOONE COUNTY

- Belvidere
Belvidere National Bank
Boone State Bank
United Bank of Belvidere
- Capron
Capron State Bank
- Poplar Grove
Poplar Grove State Bank

BROWNE COUNTY

- Mt. Sterling
Brown County State Bank
Farmers State Bank

BUREAU COUNTY

- Cherry
State Bank of Cherry
- Ladd
Farmers & Miners Bank
- Malden
Farmers & Traders State Bank
- Manlius
First National Bank
- Princeton
Citizens First National Bank
First State Bank
- Shellfield
Farmers State Bank
- Spring Valley
Spring Valley City Bank
- Tiskilwa
Tiskilwa State Bank
- Walnut
Citizens First State Bank
- Wyanet
The First National Bank

CALHOUN COUNTY

- Hardin
Bank of Calhoun County
- Kampsville
Bank of Kampsville

CARROLL COUNTY

- Chadwick
Farmers State Bank
- Lanark
Exchange State Bank
- Milledgeville
Milledgeville State Bank
- Mt. Carroll
Mt. Carroll National Bank
- Osco
State Bank of Osco
- Savanna
National Bank of Savanna
Savanna State Bank
- Shannon
First State Bank
- Thomson
Thomson State Bank

CASS COUNTY

- Arendleville
First National Bank
- Ashland
State Bank of Ashland
- Beardstown
First National Beardstown
First State Bank
- Chandleville
Peoples State Bank
- Virginia
Petefish Skiles & Company

CHAMPAIGN COUNTY

- Champaign
American National Bank
Bank of Illinois
Champaign National Bank
Champaign Schools C U
Commercial Bank
First National Bank
First National Bank of Illinois Employees C U
University Federal Sav. & Loan Assn
Unity Employees Credit Union
- Fisher
Fisher National Bank
- Gifford
Gifford State Bank
- Mehomat
Community Bank of Manomet
- Ogden
First National Bank
- Philo
Philo Exchange Bank
- Rantoul
Bank of Rantoul
Charlotte Field Civ. Employees C U
Charlotte Military Credit Union
First National Bank
- St. Joseph
State Bank of St. Joseph
- Tolono
Citizens Bank of Tolono
- Urbana
Bussey First National Bank
Champaign County Bank and Trust
Citizens Building Association
National Bank of Urbana

CHRISTIAN COUNTY

- Edinburg
Citizens Bank of Edinburg
- Vincid
Midland Community Bank
- Mt. Auburn
First National Bank

- Pana
First National Bank
Peoples Bank of Pana
- Stonington
Stonington Community Bank

CLARK COUNTY

- Casey
Bank of Casey
Casey National Bank
- Marshall
First National Bank
The Dutany National Bank
- Westfield
Westfield State Bank

CLAY COUNTY

- Clay City
Clay City Banking Company
- Flora
First National Bank
Flora Bank & Trust
- Louisville
Clay County State Bank

CLINTON COUNTY

- Albers
Peoples Bank of Albers
- Avison
State Bank of Avison
- Bartleso
Bartleso Savings Bank
- Breese
State Bank of Breese
- Carlyle
Farmers and Merchants Bank
First National Bank
- Centrille
First National Bank and Trust
First State Bank
Old National Bank
- Germantown
Germantown Savings Bank
- Hoffman
Farmers State Bank
- New Baden
Bank of New Baden
- Tranton
Community Bank of Trenton

COLES COUNTY

- Ashmore
Ashmore State Bank
- Charleston
Charleston National Bank
Coles County National Bank
The Bank of Charleston
- Lerna
First National Bank
- Mettoon
Central National Bank
CIPS Empl Fed Credit Union
First National Bank
- Oakland
Oakland National Bank

COOK COUNTY

- Chicago
Albany Bank and Trust Company N A
All Saints Bridgeport Credit Union
Amalgamated Trust & Savings
American National Bank and Trust
Ashland Savings & Loan Association
Ashland State Bank
Bank of Ravenswood
Capitol Savings & Loan Association
Central National Bank
Chicago Bank of Commerce
Chicago Federal Sav. & Loan Assn.
Chicago Jaci Fed Credit Union
Chicago Tokyo Bank
Columbia National Bank
Commercial National Bank
Community Bank Edgewater
Continental Bank
Cosmopolitan National Bank
Crawford Savings & Loan Association
Denly Employees Credit Union
Devon Bank
Drovers Bank of Chicago
Exchange National Bank

- First Commercial Bank
First Federal Savings & Loan Assn
First National Bank
First State Bank of Chicago
Ford City Bank & Trust Co
Harris Trust & Savings Bank
Hartford Plaza Bank
Heritage/Pullman Bank & Trust
Home Federal Sav. & Loan Assn
Hyde Park Bank & Trust Co
Hyde Park Co-Op Federal C
Hyde Park Federal Savings & Loan
Illinois Latvian Federal Credit Union
Independence Bank of Chicago
Ingersoll Products Credit Union
Jetterson State Bank
Lake Shore National Bank
Lake View Trust & Savings Bank
Lakeside Bank
LaSalle National Bank
Lawndale Trust & Savings Bank
Lincoln National Bank
Madison Bank and Trust Co
Main Bank of Chicago
Marquette National Bank
Marshall Field & Co Empl
Mercantile National Bank of Chicago
Metropolitan National Bank
Michigan Avenue National Bank
Michigan Park Co-Op Credit Union
National Bank of Austin
National Boulevard Bank
North Bank
North Shore National Bank
Northern Trust Company
Northwest National Bank
Northwest Parkside Credit Union
Park National Bank of Chicago
Pioneer Trust & Savings Bank
Prospect Federal Sav. & Loan Assn.
Republic Bank of Chicago
Ryerson Empl Credit Union
Sears Bank and Trust Company
Seaway National Bank
Selfreliance Federal Credit Union
South Central Bank & Trust
South Chicago Savings Bank
South Shore National Bank
South Side Bank
St. Paul Federal Savings & Loan Assn
Steel City National Bank
Talmien Federal Savings
The Peterson Bank
Third Order of St. Francis C U
Union National Bank
University National Bank
Upper Avenue National Bank
Uptown National Bank of Chicago
Vamco Credit Union
West Highland Savings & Loan Assn
West Pullman Savings & Loan Assn
West Pullman Works Employees C U
Wisconsin Steel Employees C U
Zenith Employees Federal C U

COOK CTY.—OUTSIDE CHICAGO

- Alsip
First State Bank of Alsip
- Arlington Heights
Arlington Federal Savings
Bank & Trust Company
First Arlington National Bank
Northwest Trust & Savings
Tillman Arlington National Bank
- Bellwood
Bank of Bellwood
- Bensenville
First American Bank
- Berkeley
Bank of Commerce
- Berwyn
Commercial National Bank
Land of Lincoln Sav. and Loan Assn
Olympic Savings & Loan Assn
Suburban Savings and Loan Assn
- Blue Island
Blue Island Savings and Loan Assn
First National Bank

- Bridgeview
Bridgeview Bank and Trust
Summit First Federal
- Broadview
Broadview Savings and Loan Assn
Broadview Westchester Bank
- Brooklaid
First National Bank
Reynolds McCook Employees C U
- Buffalo Grove
Bank of Buffalo Grove
- Burnham
Chicago Auto Employees C U
- Calumet City
Bank of River Oaks
First Calumet City Savings
- Chicago Heights
Chicago Heights National Bank
First National Bank
Heritage Olympia Bank
Prairie Federal Sav. and Loan Assn.
- Cicero
CECO Employees Credit Union
Family Federal Sav. and Loan Assn.
First National Bank
Western National Bank
- Country Club
Heritage Bank of Country Club Hills
- Countrydale
Edgewood Bank
- Crestwood
Crestwood Bank
- Deerfield
Deerbrook State Bank
- Des Plaines
Des Plaines National Bank
Des Plaines Trust and Savings Bank
First National Bank Des Plaines
- Dolton
First National Bank
- Elgin
Brethren Employees Credit Union
Elgin National Bank
First Federal Savings and Loan Assn.
First National Bank of Elgin
Kane County Teachers Credit Union
Union National Bank and Trust Co.
- Elk Grove
Suburban National Bank
- Elk Grove Village
First Security Bank
- Elmwood Park
First Security Trust and Savings Bank
- Evanston
Evanston Bank
First Bank Evanston
National Bank of North Evanston
State National Bank
Suburban District #1 Bell Empl. C. U.
- Evergreen Park
Concordia Fed. Sav. and Loan Assn.
First National Bank
Heritage Standard Bank

- Forest Park
Forest Park National Bank
North Amer. Fed. Sav. and Loan Assn.
- Franklin Park
Franklin Park Bank

- Glencoe
Glencoe National Bank
- Glenview
Glenview Credit Union
Glenview State Bank

- Herkvey
First National Bank in Harvey
Wyman Gordon Credit Union
- Hickory Hills
Bank of Hickory Hills

- Hillside
Bank of Hillside
First Federal of Proviso Township
- Hinsdale
Bank of Hinsdale
First National Bank
Hinsdale Harvester Empl. Credit Union

- Homewood
Bank of Homewood
Community Bank of Homewood
Flossmore

- La Grange
Bank of La Grange Park
First National Bank
La Grange State Bank

- Lansing
Bank of Lansing
First Federal Savings of Lansing
Lansing Federal Sav. and Loan Assn

- Lincolnwood
Bank of Lincolnwood
First National Bank
- Lyons
Bank of Lyons

- Markham
Tri State Bank
- Matteson
Matteson Richton Bank

- Maywood
First National Bank
Maywood Proviso State Bank

- Melrose Park
Melrose Park National Bank
Paysaver Credit Union

- Morton Grove
First National Bank Morton Grove
- Mt. Prospect
First National Bank
Mt. Prospect State Bank

- Niles
Bank of Niles
Dempster Plaza State Bank
- Northbrook
Bank of the North Shore
First National Bank
Northbrook Trust and Savings Bank

- Northfield
Bank of Northfield
- Northlake
Automatic Employees Credit Union

- Oak Lawn
Colonial Savings and Loan Assn
First National Bank Oak Lawn
Heritage Bank of Oak Lawn
Oak Lawn Trust and Savings

- Oak Park
Ave. Bank and Trust Co. of Oak Park
Oak Park Trust and Savings
Suburban Trust and Savings Bank

- Orland Park
Orland State Bank
- Palatine
First Bank and Trust Company
Palatine National Bank
Palatine Savings and Loan Assn
Suburban National Bank

- Palos Heights
Palos Bank and Trust Company
- Park Ridge
First Federal of Chicago
First State Bank and Trust

- Park Forest
Bank of Park Forest
Heritage Bank-Park Forest South
- River Forest
River Forest State Bank and Trust Co

- Riverdale
First B Employees Credit Union
Riverdale Bank
- Riverside
Riverside National Bank
- Rolling Meadows
Bank of Rolling Meadows

- Roselle
Roselle State Bank and Trust
- Rossmore
Northwest Commerce Bank

- Schiller Park
First National Bank
- Skokie
First National Bank of Skokie
Old Orchard Bank and Trust
Skokie Federal Sav. and Loan Assn.
Skokie Trust and Savings Bank
Teletype Federal Credit Union
- South Holland
South Holland Trust and Savings Bank
- Tinley Park
Bremen Bank and Trust Company
- Weasteater
Proviso Township Teacher C. U
- Western Springs
First National Bank
Tower Federal Sav. and Loan Assn
- Wheeling
Wheeling Trust and Savings
- Wilmette
The Wilmette Bank
- Winnetka
The First National Bank
The Winnetka Bank
- Worth
Worth Bank and Trust

CRAWFORD COUNTY

- Hutsenville
Farmers and Merchants Bank
- Ingreham
Ingraham State Bank
- Oblong
First National Bank
- Pelestine
Farmers State Bank
- Robinson
Crawford County State Bank
The Second National Bank

CUMBERLAND COUNTY

- Greenup
The Greenup National Bank
- Toledo
First National Bank

DE KALB COUNTY

- De Kalb
De Kalb Trust and Savings Bank
- Genoa
Genoa State Bank
- Hinckley
Hinckley State Bank
- Malta
First National Bank
- Sandwich
First Security Bank
Sandwich State Bank
- Somonauk
Farmers State Bank
- Sycamore
Farmers and Merchants Bank
National Bank and Trust Company
- Waterman
Waterman State Bank

DE WITT COUNTY

- Clinton
First National Bank and Trust Co.
John Warner Bank
- Farmer City
Farmer City State Bank
- Weldon
Weldon State Bank

DOUGLAS COUNTY

- Arcola
Arcola Homestead and Loan Assn
First National Bank
- Arthur
State Bank of Arthur
- Atwood
Atwood State Bank
- Newman
First State Bank
- Tuscola
First Federal Savings and Loan Assn
First National Bank and Trust Com.
Tuscola National Bank
U S I Employees Credit Union
- Villa Grove
Villa Grove State Bank

DU PAGE COUNTY

- Addison
Addison State Bank
First Security Bank Addison
Metropolitan Bank of Addison
- Argonne
Argonne Credit Union
- Bloomington
Bloomington State Bank
- Clarendon Hills
Bank of Clarendon Hills
- Downers Grove
Citizens National Bank
Downers Grove National Bank
First Security Bank of Downers Grove
- Elmhurst
Bank of Elmhurst
Elmhurst National Bank
Suburban Bank of Elmhurst
York State Bank and Trust Company
- Glen Ellyn
Du Page Bank and Trust Company
First Security Bank of Glen Ellyn
- Glendale
First Security Bank
- Itasca
Itasca Bank and Trust Company
- Lisle
Bank of Lisle
- Lombard
State Bank of Lombard
West Suburban Bank
- Naperville
Bank of Naperville
Naperville National Bank and Trust
Naperville Savings and Loan Assn
Suburban Bank
Washington Bank and Trust Company
- Oak Brook
Central Credit Union of Illinois
National Bank of Oak Brook
Oak Brook Bank
- Villa Park
Bank of Villa Park
Villa Park Trust and Savings Bank

- West Chicago
First National Bank of West Chicago
West Chicago Savings and Loan Assn
West Chicago State Bank
- Westmont
Bank of Westmont
- Wheaton
Bank of Wheaton
First National Bank of Wheaton
Gary Wheaton Bank
Hawthorne Bank of Wheaton
West Du Page School Credit Union
- Winfield
Bank of Winfield
- Woodridge
Heritage Bank of Woodridge

EDGAR COUNTY

- Chrisman
First National Bank
State Bank of Chrisman
- Kansas
Kansas State Bank
- Paris
Citizens National Bank
Edgar County Bank and Trust Co

EDWARDS COUNTY

- Albion
Citizens National Bank
- Greenville
Peoples National Bank
- West Salem
First State Bank

EFFINGHAM COUNTY

- Altamont
Altamont Federal Savings
First National Bank
- Beecher City
First State Bank
- Dietrich
First National Bank
- Effingham
Crossroads Bank
Effingham State Bank
First National Bank
Illinois Guarantee Sav. and Loan Assn
Washington Savings and Loan Assn.
- Teutopolis
Teutopolis State Bank

FAYETTE COUNTY

- Farina
State Bank of Farina
- St. Elmo
Fayette County Bank
- St. Peter
First State Bank
- Vandalia
Farmers and Merchants Bank
First National Bank

FORD COUNTY

- Emington
Taylor State Bank
- Gibson City
Bank of Gibson City
First National Bank and Trust
Gibson Federal Sav. and Loan Assn
- Melvin
Melvin State Bank
- Paxton
Farmers Merchants National Bank
First National Bank
- Piper City
State Bank of Piper City
- Roberts
Roberts State Bank

FRANKLIN COUNTY

- Benton
Bank of Benton
Benton Community Bank
- West Frankfort
Bank of West Frankfort
First Community Bank
- Whittington
State Bank of Whittington
- Zeigler
Bank of Zeigler

FULTON COUNTY

- Avon
Tompkins State Bank
- Canton
Canton State Bank
Community Bank and Trust
First Federal Savings and Loan Assn
I H Canton Credit Union
Mutual Savings and Loan Assn.
National Bank of Canton
- Cuba
State Bank of Cuba
- Fairview
Fairview State Banking Company
- Ipava
Ipava State Bank
- Lewistown
The Lewistown Bank
- Table Grove
Table Grove State Bank
- Vermont
Vermont State Bank

GALLATIN COUNTY

- Ridgway
Gallatin County State Bank
- Shawnaetown
First National Bank

GREENE COUNTY

- Carrollton
Greene County National Bank
- Greenfield
Farmers State Bank
- Roodhouse
Roodhouse National Bank

GRUNDY COUNTY

- Coal City
First National Bank
- Gardner
Exchange Bank
- Mazon
Mazon State Bank
- Minooka
Tri-County Bank
- Morris
Federal Paper Bd. Employees C U
First National Bank
Grundy County National Bank
- Verona
Verona Exchange Bank

HAMILTON COUNTY

- Dahlgren
Farmers State Bank

HANCOCK COUNTY

- Augusta
State Bank of Augusta
- Bowen
Bowen State Bank
- Carthage
First National Bank
Marine Trust Company
- Colusa
State Bank of Colusa
- Dallas City
Bank of Dallas City
- Ferris
Farmers State Bank
- Hamilton
Security State Bank
- La Harpe
State Bank of La Harpe
- Nauvoo
State Bank of Nauvoo
- Plymouth
Community State Bank
- Warsaw
Hill-Dodge Banking Company

HENDERSON COUNTY

- Raritan
Raritan State Bank
- Stronghurst
Bank of Stronghurst

HENRY COUNTY

- Alpha
Farmers State Bank of Alpha
- Annawan
State Bank of Annawan
- Atkinson
Atkinson Trust and Savings
- Cambridge
Peoples Bank of Cambridge
- Galva
First National Bank
Galva Savings and Loan Assn
- Geneseo
Central Trust and Savings Bank
Farmers National Bank
- Green Rock
Henry County Bank

KAWANEE COUNTY

- Kewanee
Kewanee National Bank
Peoples National Bank
Union Federal Savings and Loan Assn
- Orion
State Bank of Orion
- Woodhull
Woodhull State Bank

IRROQUOIS COUNTY

- Buckley
Buckley State Bank
- Cissna Park
Cissna Park State Bank
- Dantorth
Farmers State Bank
- Gilmen
First National Bank
- Iroquois
Iroquois Farmers State Bank
- Miford
Citizens State Bank
- Onega
Onega State Bank
- Sheldon
Sheldon Building and Loan Assn
- Watseka
First Trust and Savings Bank
Iroquois Federal Sav. and Loan Assn
Watseka First National Bank
- Wellington
The Wellington State Bank

JACKSON COUNTY

- Ava
First National Bank
- Campbell Hill
First State Bank
- Carbondale
Carbondale Ln. and Imprmnt Assn
Carbondale National Bank
Carbondale Savings and Loan Assn
First National Bank and Trust Co
University Bank of Carbondale
- Elkville
Elkville State Bank
- Gorham
The First National Bank
- Murphysboro
City National Bank
The First National Bank

JASPER COUNTY

- Newton
First National Bank
Peoples State Bank
- Sainte Marie
Sainte Marie State Bank

JEFFERSON COUNTY

- Mt. Vernon
Bank of Illinois
First Bank and Trust Company
Security Bank and Trust Company

JERSEY COUNTY

- Brighlon
First National Bank
- Jerseyville
Jersey State Bank
State Bank of Jerseyville

JO DAVIESS COUNTY

- Apple River
Apple River State Bank
- East Dubuque
East Dubuque Savings Bank
Tri State Bank of East Dubuque
- Galena
First National Bank
Galena State Bank and Trust
- Hanover
Hanover State Bank
- Rock City
Rock City Bank
- Stockton
The First National Bank
- Warran
Citizens Bank and Trust Company

JOHNSON COUNTY

- Vienna
Drovers State Bank

KANE COUNTY

- Aurora
Aurora National Bank
Caterpillar Aurora Employees C U
First American Bank
First Federal Savings and Loan Assn
First Security Bank Aurora
Merchants National Bank
Old Second National Bank
The Bank of Boulder Hill
Valley National Bank
- Batavia
Batavia Bank
First National Bank of Batavia
- Carpentersville
Suburban Bank and Trust
- East Dundee
The First Bank of Dundee
- Elburn
Kane County Bank and Trust
- Elgin
Brethren Employees Credit Union
- Geneva
First National Bank
State Bank of Geneva
- Hempshire
State Bank of Hampshire
- Maple Park
First State Bank
- North Aurora
Bank of North Aurora
- South Elgin
Valley Bank and Trust Company
- St. Charles
St. Charles National Bank
St. Charles Savings and Loan Assn
State Bank
- Sugar Grove
Bank of Sugar Grove

KANKAKEE COUNTY

- Bourbonnais
Bank of Bourbonnais
- Bradley
American State Bank
Bradley State and Savings Bank
- Herschler
State Bank of Herschler
- Kankakee
A O Smith Employees Credit Union
Armour Kankakee Credit Union
First Bank of Meadowview
First Trust and Savings Bank
Kankakee Fed. Sav. and Loan Assn
Peoples Bank Marycrest
- Manteno
Manteno State Bank
- Mokence
Eastern Ill. Trust and Savings Bank
Panish Bank and Trust Company
- St. Anne
St. Anne National Bank

KENDALL COUNTY

- Oswego
Oswego Community Bank
- Piano
Community Bank of Piano
- Yorkville
The Bank of Yorkville
Yorkville National Bank

KNOX COUNTY

- Abingdon
Abingdon Bank and Trust Company
- Galesburg
Bank of Galesburg
Community Bank of Galesburg
Farmers and Mechanics Bank
Fidelity Federal Sav. and Loan Assn
First Galesburg Nat. Bank and Trust
Gate Employees Credit Union
Home Savings and Loan Assn
- Onida
Anderson State Bank
- Yates City
Bank of Yates City

LAKE COUNTY
—**Antioch**
First National Bank
State Bank of Antioch
—**Barrington**
Barrington State Bank
First National of Barrington
—**Deerfield**
Deerbrook State Bank
Deerfield State Bank
First National Bank Deerfield
—**Grayslake**
Homa Savings and Loan Assn.
—**Great Lakes**
Greet Lakes Credit Union
—**Highland Park**
Bank of Highland Park
Ball Federal Savings and Loan Assn.
First National Bank
—**Highwood**
Bank of Highwood
—**Lake Bluff**
First National Lake Bluff
—**Lake Forest**
First National Bank
Lake Forest National Bank
Midwest National Bank Lake Forest
—**Lake Villa**
First American Bank Lake County
—**Lake Zurich**
State Bank of Lake Zurich
—**Libertyville**
First National Bank of Libertyville
Libertyville National Bank
—**Mundain**
New Century Bank
—**North Chicago**
National Bank of North Chicago
—**Round Lake**
First State Bank of Round Lake
—**Wauconda**
Wauconda National Bank
—**Waukegan**
American National Bank and Trust
Citizens National Bank
Consumers Cooperative Credit Union
North Shore Savings and Loan Assn.
—**Zion**
First Savings and Loan Assn.
Zion State Bank and Trust Company

LA SALLE COUNTY
—**Earlville**
National Bank of Earlville
—**Grand Ridge**
First National Bank
—**La Salle**
La Salle National Bank
La Salle State Bank
—**Leland**
Leland National Bank
—**Lostant**
Farmers State Bank
—**Marseilles**
Marseilles Building and Loan
Union National Bank
—**Mendota**
First State Bank
National Bank of Mendota
—**Oglesby**
First Federal Savings and Loan Assn
First National Bank
—**Ottawa**
Bakelite Ottawa Plastics
First Federal Savings and Loan Assn.
First National Bank
Glass Workers Credit Union
Illinois Trust and Savings Bank
Ottawa National Bank
—**Peru**
Colonial Trust and Savings Bank
First National Bank
—**Seneca**
Community State Bank
—**Streator**
First Federal Savings and Loan Assn
Streator National Bank
Union National Bank
—**Tonica**
Tonica State Bank
—**Wenona**
Wenona State Bank

LAWRENCE COUNTY
—**Bridgeport**
First National Bank
—**Lawrencaville**
Lawrencaville National Bank
Lawrencaville Texaco Employees C. U.
Peoples Savings Assn.

LEE COUNTY
—**Amboy**
The First National Bank in Amboy
—**Ashton**
Ashton Bank and Trust Company
—**Dixon**
City National Bank and Trust
Oixon National Bank
—**Franklin Grove**
Franklin Grove Bank
—**Paw Paw**
State Bank of Paw Paw
—**Sublette**
Farmers State Bank of Sublette

LIVINGSTON COUNTY
—**Chatsworth**
Citizens Bank
—**Owight**
Bank of Owight
First National Bank of Dwight
—**Fairbury**
National Bank of Fairbury
—**Flanagan**
Flanagan State Bank
—**Forrest**
First State Bank
—**Odeit**
Odeit State Bank
—**Pontiac**
Bank of Pontiac
City Graphics Federal Credit Union
Pontiac National Bank
—**Saunemin**
State Bank of Saunemin

LOGAN COUNTY
—**Atlanta**
Atlanta National Bank
—**Cornland**
State Bank of Cornland
—**Elkhart**
Elkhart Community Bank
—**Latham**
State Bank of Latham
—**Lincoln**
First National Bank
Logan County Bank
State National Bank of Lincoln
—**Mt. Pulaski**
Farmers Bank of Mt. Pulaski
Firat National Bank

MACON COUNTY
—**Blue Mound**
State Bank
—**Dacatur**
Citizens National Bank
Decatur Adm. Credit Union
First National Bank
Herald and Review Credit Union
Land of Lincoln Credit Union
Millikin National Bank
Muntzer Company Employees C. U.
Northtown Bank
Security Savings and Loan Assn.
Smy Capital Bank

—**Macon**
Peoples Bank of Macon
—**Maroa**
Bank of Merce
—**Mount Zion**
Mount Zion Steta Bank
—**Niantic**
Stete Bank of Niantic

MACOUPIN COUNTY
—**Bandt**
First National Bank
—**Bunker Hill**
First National Bank
—**Carlinville**
Carlinville National Bank
Farmers and Merchants National
—**Chesterfield**
Chesterfield State Bank
—**Gillespie**
Peoples State Bank of Gillespie
—**Girard**
State Bank of Girard
—**Mt. Olive**
National Bank of Mt. Olive
—**Shipman**
Citizens State Bank
—**Staunton**
First Community State Bank
First National Bank
Staunton Home Association
—**Virden**
Farmers and Merchants State
State Bank of Virden

MADISON COUNTY
—**Alton**
Alton Banking and Trust Company
Alton Savings and Loan Assn.
First National Bank and Trust
Germania Federal Sav. and Loan Assn.
Home Savings and Loan Assn.
Laclede Alton Workers Emp. C. U.
Midamerica Bank and Trust
Piase First Fed. Sav. and Loan Assn.
The Bank of Alton
—**Bethalto**
Bethalto National Bank
—**Collinsville**
First National Bank
Home Federal Savings and Loan Assn.
State Bank of Collinsville
—**East Alton**
First Federal Savings
Olin Employees Credit Union
—**Edwardsville**
Bank of Edwardsville
Edwardsville National Bank and Trust
First Federal Savings and Loan Assn.
—**Glen Carbon**
Cottonwood Bank and Trust
—**Godfrey**
Godfrey State Bank
—**Granite City**
American National Bank
First Granite City National Bank
Processors Credit Union
Trust and Savings Bank
—**Hamel**
Hamel State Bank
—**Highland**
Farmers and Merchants Bank
First National Bank
—**Marina**
First National Bank
—**Meryville**
First Bank of Maryville
—**St. Jacob**
State Bank of St. Jacob
—**Troy**
Troy Security Bank
—**Wood River**
First National Bank

MARION COUNTY
—**Iuka**
Iuka State Bank
—**Kinmundy**
First National Bank
—**Patoka**
First State Bank
—**Salem**
Community State Bank
Marion County Sav. and Loan Assn.
Salem National Bank

MARSHALL COUNTY
—**Camp Grove**
Camp Grove State Bank
—**Henry**
Henry State Bank
—**Lacon**
First National Bank
—**Toluca**
Citizens National Bank
—**Varna**
Marshall County State Bank

MASON COUNTY
—**Havana**
Havana National Bank
Havana Savings and Loan Assn.
State Bank of Havana
—**Manito**
Peoples State Bank
—**Mason City**
Mason City National Bank

MASSAC COUNTY
—**Brookport**
Brookport National Bank
—**Metropolis**
City National Bank
First National Bank
National State Bank

MC DONOUGH COUNTY
—**Blandinsville**
The First National Bank
—**Bushnell**
Farmers and Merchants State
—**Colchester**
Colchester State Bank
—**Macomb**
Citizens National Bank
First National Bank of Macomb
Macomb Savings and Loan Assn.
Union National Bank
W. I. U. Credit Union

MC CLEAN COUNTY
—**Anchor**
Anchor State Bank
—**Arrowsmith**
Arrowsmith State Bank
—**Bloomington**
Alton Route Employees Credit Union
American State Bank
Bloomington Federal S. and L. Assn.
Corn Bell Bank
I. A. A. Federal Credit Union
Mc Clean County Bank
Peoples Bank of Bloomington
State Farm Illinois F. Credit Union
The National Bank
—**Chenoa**
National Bank of Chenoa
—**Colfax**
People's State Bank of Colfax
—**Cropsey**
Citizens State Bank
—**Graymont**
State Bank of Graymont
—**Gridley**
State Bank of Gridley
—**Leroy**
Leroy State Bank

—**Lexington**
Peoples Bank of Lexington
—**Normal**
Bank of Illinois
First National Bank

MC HENRY COUNTY
—**Algonquin**
Algonquin State Bank
—**Cary**
Cary State Bank
First Security Bank Cary Grove
—**Crystal Lake**
First National Bank Crystal Lake
—**Harvard**
First State Bank
The Harvard State Bank
—**Huntley**
State Bank of Huntley
—**Marango**
Marengo Federal Sav. and Loan Assn.
Marengo State Bank
—**Mc Henry**
First National Bank
Mc Henry State Bank
—**Richmond**
State Bank of Richmond
—**Woodstock**
First National Bank
Mc Henry City Sch. Federal C. U.
State Bank of Woodstock

MENARD COUNTY
—**Athana**
Athens State Bank
—**Pataburg**
First National Bank
National Bank of Petersburg

MERCER COUNTY
—**Alledo**
National Bank of Alledo
—**Alexie**
Bank of Alexis
—**Viola**
Bank of Viola

MONROE COUNTY
—**Columbia**
Columbia Savings and Loan Assn.
First National Bank
Monroe National Bank
—**Waterloo**
First National Bank
State Bank of Waterloo

MONTGOMERY COUNTY
—**Hillsboro**
Hillsboro National Bank
Montgomery County National Bank
—**Litchfield**
First National Bank
Litchfield Bank and Trust
Litchfield National Bank
—**Nekomis**
First National Bank
—**Raymond**
First National Bank
—**Witt**
Security National Bank

MORGAN COUNTY
—**Chapin**
Chapin State Bank
—**Jacksonville**
Elliott State Bank
Farmers State Bank and Trust
First National Bank
—**Meredosie**
Farmers and Traders State Bank
—**Waverly**
Wemple State Bank

MOULTRIE COUNTY
—**Bethany**
Scott State Bank
—**Livingston**
Hardware State Bank
—**Moultrie**
First National Bank
State Bank of Sullivan

OGLE COUNTY
—**Byron**
First National Bank Byron
—**Forreston**
Forreston State Bank
—**Holcomb**
Holcomb State Bank
—**Mount Morris**
Citizens State Bank
Kable Credit Union
—**Polo**
Polo National Bank
—**Rochelle**
National Bank of Rochelle
Rochelle State Bank
—**Sillman Valley**
Sillman Valley National Bank

PEORIA COUNTY
—**Brimfield**
Exchange State Bank
—**Chillicothe**
Chillicothe State Bank
Truitt-Matthews First National
—**Elmwood**
Farmers State Bank
—**Peoria**
Caterpillar Employees Credit Union
Central City Savings and Loan Assn.
Commercial National Bank
First Federal Savings and Loan Assn.
First National Bank Peoria
Jefferson Trust and Savings
Madison Park Bank
Peoria Bell Credit Union
Peoria Savings and Loan Assn.
Pioneer State Bank
Prospect National Bank
Provident Federal Sav. and Loan Assn.
Sheridan Bank of Peoria
South Side Trust and Savings
United Savings of Central Illinois
University National Bank
—**Peoria Heights**
The Heights Bank
—**Princeville**
Princeville State Bank

PERRY COUNTY
—**Du Quoin**
Du Quoin State Bank
—**Pineckeyville**
First National Bank
Murphy Wall State Bank

PIATT COUNTY
—**Bement**
State Bank of Bement
—**Cerro Gordo**
The American Bank
—**Deland**
Derand State Bank
—**Hemmond**
State Bank of Hammond
—**Mansfield**
Peoples State Bank
—**Monticello**
First Bank of Monticello
National Bank of Monticello

PIKE COUNTY
—**Barry**
First National Bank
—**Hull**
State Bank of Hull
—**Kinderhook**
Kinderhook State Bank
—**Nabo**
State Bank of Nabo
—**Plaasant Hill**
Citizens State Bank

POPE COUNTY
—**Goconda**
First National Bank

PUTNAM COUNTY
—**Granville**
The Granville National Bank
—**Hannapin**
Putnam County Bank
—**Mc Nebb**
Farmers State Bank

RANDOLPH COUNTY
—**Chastar**
Buena Vista National Bank
First National Bank
—**Coulterville**
First National Bank
—**Prairie Du Rocha**
State Bank
—**Red Bud**
First National Bank
First State Bank of Red Bud
—**Sparta**
First Federal Savings and Loan Assn.
Heritage Federal Savings
—**Staalavilla**
First National Bank

RICHLAND COUNTY
—**Nobla**
Noble Building and Loan Association
—**Olney**
First National Bank
Olney Savings and Loan Assn.
Olney Trust and Banking Company

ROCK ISLAND COUNTY
—**Coal Valley**
Coal Valley State Bank
—**East Moline**
Colona Avenue State Bank
Deere Harvester Credit Union
East Moline Works Credit Union
State Bank of East Moline
—**Hillsdale**
Old Farmers and Merchants Bank
—**Moline**
Deere and Company Credit Union
First National Bank
Midwest National Bank
Moline National Bank
Plow and Planter Employees C. U.
Southeast National Bank
Uplown National Bank
—**Port Byron**
Port Byron State Bank
—**Rock Island**
American Bank of Rock Island
First National Bank
IH Farmall Employees Credit Union
Rock Island Bank and Trust
Servus Employees Credit Union
—**Silvis**
Bank of Silvis

ST. CLAIR COUNTY
—**Belleville**
Bank of Belleville
Bankers Trust Company
Belleville National Savings Bank
Citizens Savings
First National Bank
—**Cahokia**
Bank of Cahokia
—**Dupo**
Dupo State Savings Bank
—**East St. Louis**
Midamerica Bank and Trust Company
Union National Bank
—**Fairview Heights**
Illini Federal Savings and Loan Assn.
Midamerica Bank Fairview
Southern Illinois Bank
—**Freaburg**
First National Bank
—**Lebanon**
Lebanon Trust and Savings Bank
—**Marissa**
First National Bank
—**Mascoutah**
First Federal Savings and Loan Assn.
First National Bank
Mascoutah Savings and Loan Assn.
Midamerica Bank and Trust Company
—**Milstadt**
First National Bank
—**New Athens**
State Bank of New Athens
—**O'Fallon**
Bank of O'Fallon
First National Bank
—**Smihtion**
First National Bank
—**St. Libory**
State Bank of St. Libory

SALINE COUNTY
—**Carrier Mills**
Egyptian State Bank
—**Eldorado**
Burnett and Sons Bankers
First State Bank
—**Galelia**
Galatia Community State Bank
—**Herrisburg**
First National Bank
Harrisburg National Bank
The Bank of Harrisburg
—**Stonefort**
Saline County State Bank

SANGAMON COUNTY
—**Auburn**
State Bank of Auburn
—**Buffelo**
Farmers State Bank
—**Chatham**
Chatham Community Bank
—**Divernon**
Community Bank of Divernon
—**Illigopolis**
Farmers State Bank
—**New Berlin**
First State Bank
Warren-Boynnton State Bank
—**Riverton**
Riverton Community Bank
—**Rochester**
Rochester State Bank
—**Springfield**
American State Bank
Bank of Springfield
Capitol Bank and Trust Company
First Federal Savings and Loan Assn.
First National Bank
First State Bank of Springfield
I. G. O. I. Credit Union
Illinois National Bank
Land of Lincoln Bank
Sangamon Bank and Trust
Security Federal Sav. and Loan Assn.
Springfield Marine Bank
Springfield Sacred Heart Credit Union
Town and Country Bank
—**Williamsville**
Williamsville State Bank

SCHUYLER COUNTY
—**Rushville**
Rushville State Bank
Schuyler State Bank

SCOTT COUNTY
—**Bluffs**
Bank of Bluffs
—**Winchester**
Winchester National Bank

SHELBY COUNTY
—**Cowdan**
State Bank of Cowden
—**Shelbyville**
Shelby County State Bank
—**Stewardson**
Stewardson National Bank
—**Strasburg**
Strasburg State Bank

STARK COUNTY
—**Bradford**
Bradford Banking Company
—**Toulon**
State Bank of Toulon
—**Wyoming**
Wyoming Bank and Trust Company

STEPHENSON COUNTY
—**Fraport**
First National Bank
Micro Switch Employees Credit Union
Midwest Bank of Freeport
State Bank of Freeport
—**Garman Vellay**
German American State Bank
—**Lena**
Citizens State Bank
Lena State Bank
—**Winslow**
State Bank of Winslow

TAZEWELL COUNTY
—**East Paoria**
Community Bank of East Paoria
First National Bank
United Savings of Central Illinois
—**Hopedate**
The Community Bank
—**Mackinaw**
First Security Bank
—**Morton**
First National Bank of Morton
Morton Community Bank
Morton Federal Sav. and Loan Assn.
—**Pekin**
First National Bank and Trust
First State Bank of Pekin
Herget National Bank of Pekin
—**Washington**
First National Bank
Washington State Bank

UNION COUNTY
—**Anna**
Anna National Bank
Anna State Bank
—**Cobden**
First National Bank
—**Joneaboro**
First National Bank

VERMILION COUNTY
—**Allerton**
State Bank of Allerton
—**Calin**
First National Bank
—**Danville**
American Savings and Loan Assn.
Bank of Danville
First National Bank
First Savings and Loan Assn.
Palmer American National Bank
Second National Bank
—**Hoopeston**
City National Bank
—**Potomac**
Goodwine State Bank
—**Rankin**
Rankin State Bank
—**Ridge Farm**
Ridge Farm State Bank
—**Rossville**
The First National Bank of Rossville
—**Sidell**
Sidell State Bank
—**Westville**
The First National Bank

WABASH COUNTY
—**Allendale**
First National Bank
—**Mt. Carmel**
Bank of Mt. Carmel
Security Bank and Trust Company

WARREN COUNTY
—**Little York**
First State Bank of Little York
—**Monmouth**
Community National Bank
Monmouth Trust and Savings Bank
National Bank of Monmouth
—**Roseville**
Roseville State Bank

WASHINGTON COUNTY
—**Irvigton**
Community Trust Bank
—**Nashville**
Farmers and Merchants National
The First National of Nashville
—**Okawville**
First National Bank
Old Exchange National Bank

WAYNE COUNTY
—**Fairfield**
Fairfield National Bank
Wayne County Bank
—**Wayne City**
First National Bank

WHITE COUNTY
—**Carmi**
First National Bank
National Bank of Carmi
White County Bank
—**Crossville**
First National Bank
—**Enfield**
First National Bank
—**Norris City**
Norris City State Bank

WHITESIDE COUNTY
—**Albany**
First Trust and Savings Bank
—**Erie**
Erie State Bank
—**Fulton**
Fulton State Bank
—**Morrison**
Morrison General Elec. Emp. C. U.
Smith Trust and Savings Bank
Whiteside County Bank
—**Prophetstown**
The Farmers Nat. Bank of Pro
phetstown
—**Rock Falls**
Rock Falls National Bank
—**Sterling**
Central National Bank
First National Bank
Lincolntown State Bank
Sterling Rk. Falls Sch. Credit Union


WILL COUNTY
—**Beecher**
Farmers State Bank of Beecher
—**Braidwood**
State Bank of Braidwood
—**Channahon**
First Bank of Channahon
—**Crest Hill**
Heritage Bank and Trust Company
—**Crete**
Crete Trust and Savings Bank
—**Frankfort**
Frankfort State Bank
—**Joliet**
Caterpillar Joliet Employees C. U.
E. J. & E. Central Credit Union
East Joliet Bank
First National Bank Joliet
Joliet Wireco Federal Credit Union
Louis Joliet Bank and Trust Company
National Bank of Joliet
Union National Bank and Trust Co.
West Jefferson Bank
—**Lockport**
Bank of Lockport
First National Bank
—**Manhattan**
First National Bank
—**Mokena**
Mokena State Bank
—**New Lenox**
Hickory Creek Bank
New Lenox State Bank
—**Plantfield**
Plantfield National Bank
—**Romeoville**
First Bank of Romeoville
—**Wilmington**
First National Bank

WILLIAMSON COUNTY
—**Herrin**
Herrin Security Bank
—**Johnston City**
Bank of Johnston City
—**Merion**
Bank of Marion
The Peoples Bank of Marion

WINNEBAGO COUNTY
—**Cherry Valley**
Bank of Cherry Valley
—**Orand**
Orand State Bank
—**Lovas Park**
First Bank of Loves Park
United Bank of Loves Park
—**Pecatonica**
Bank of Pecatonica
—**Rockford**
Alpine State Bank
American National Bank and Trust
Atwood Credit Union
City National Bank and Trust Co.
Colonial Bank of Rockford
First Federal Savings and Loan Assn.
First National Bank and Trust
Greenlee Employees Credit Union
Guaranty National Bank of Rockford
Home Federal Savings and Loan
Illinois National Bank and Trust Co.
North Towne National Bank
Northwest Bank of Rockford
Rockford Bell Credit Union
Sundstrand Credit Union
United Bank of Illinois Na
United Bank of Rockford
United Bank of Southgate
United Labor Credit Union
—**Rockton**
Ma. known State Bank
—**South Beloit**
Beloit Welris Employees Credit Union

WOODFORD COUNTY
—**Benson**
Farmers State Bank
—**El Paso**
Woodford County Bank
—**Eureka**
First National Bank of Eureka
—**Goodfield**
Goodfield State Bank
—**Metamora**
First National Bank of Metamora
—**Minonk**
Minonk State Bank

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State of Illinois
1 80



- Bridgeview**
Bridgeview Bank and Trust
Summit First Federal
- Broadview**
Broadview Savings and Loan Assn.
Broadview-Westchester Bank
- Brookfield**
First National Bank
Reynolds McCook Employees C. U.
- Buffalo Grove**
Bank of Buffalo Grove
- Burnham**
Chicago Auto Employees C. U.
- Calumet City**
Bank of River Oaks
First Calumet City Savings
- Chicago Heights**
Chicago Heights National Bank
First National Bank
Heritage Olympia Bank
Prairie Federal Sav. and Loan Assn.
- Cicero**
CECO Employees Credit Union
Family Federal Sav. and Loan Assn.
First National Bank
Western National Bank
- Country Club**
Heritage Bank of Country Club Hills
- Countryside**
Edgewood Bank
- Crestwood**
Crestwood Bank
- Deerfield**
Deerbrook State Bank
- Des Plaines**
Des Plaines National Bank
Des Plaines Trust and Savings Bank
First National Bank Des Plaines
- Dolton**
First National Bank
- Elgin**
Brethren Employees Credit Union
Elgin National Bank
First Federal Savings and Loan Assn.
First National Bank of Elgin
Kane County Teachers Credit Union
Union National Bank and Trust Co.
- Elk Grove**
Suburban National Bank
- Elk Grove Village**
First Security Bank
- Elmwood Park**
First Security Trust and Savings Bank
- Evanston**
Evanston Bank
First Bank Evanston
National Bank of North Evanston
State National Bank
Suburban District #1 Bell Empl. C. U.
- Evergreen Park**
Concordia Fed. Sav. and Loan Assn.
First National Bank
Heritage Standard Bank
- Forest Park**
Forest Park National Bank
North Amer. Fed. Sav. and Loan Assn.
- Franklin Park**
Franklin Park Bank
- Glencoe**
Glencoe National Bank
- Glenview**
Glenview Credit Union
Glenview State Bank
- Harvey**
First National Bank in Harvey
Wyman Gordon Credit Union
- Hickory Hills**
Bank of Hickory Hills
- Hillside**
Bank of Hillside
First Federal of Proviso Township
- Hinsdale**
Bank of Hinsdale
First National Bank
Hinsdale Harvester Empl. Credit Union
- Homewood**

- Schiller Park**
First National Bank
- Skokie**
First National Bank of Skokie
Old Orchard Bank and Trust
Skokie Federal Sav. and Loan Assn.
Skokie Trust and Savings Bank
Teletype Federal Credit Union
- South Holland**
South Holland Trust and Savings Bank
- Tinley Park**
Bremen Bank and Trust Company
- Westchester**
Proviso Township Teacher C. U.
- Western Springs**
First National Bank
Tower Federal Sav. and Loan Assn.
- Wheeling**
Wheeling Trust and Savings
- Wilmette**
The Wilmette Bank
- Winnetka**
The First National Bank
The Winnetka Bank
- Worth**
Worth Bank and Trust

CRAWFORD COUNTY

- Hutsonville**
Farmers and Merchants Bank
- Ingraham**
Ingraham State Bank
- Oblong**
First National Bank
- Palestine**
Farmers State Bank
- Robinson**
Crawford County State Bank
The Second National Bank

CUMBERLAND COUNTY

- Greenup**
The Greenup National Bank
- Toledo**
First National Bank

DE KALB COUNTY

- De Kalb**
De Kalb Trust and Savings Bank
- Genoa**
Genoa State Bank
- Hinckley**
Hinckley State Bank
- Malte**
First National Bank
- Sandwich**
First Security Bank
Sandwich State Bank
- Somonauk**
Farmers State Bank
- Sycamore**
Farmers and Merchants Bank
National Bank and Trust Company
- Waterman**
Waterman State Bank

DE WITT COUNTY

- Clinton**
First National Bank and Trust Co
John Warner Bank
- Farmer City**
Farmer City State Bank
- Weldon**
Weldon State Bank

DOUGLAS COUNTY

- Arcola**
Arcola Homestead and Loan Assn.
First National Bank
- Arthur**
State Bank of Arthur
- Atwood**
Atwood State Bank
- Newman**
First State Bank

The background of the entire page is a dense, black and white marbled pattern, resembling a leopard print or a stone texture. In the center, there is a white rectangular box with a thin black border. Inside this box, the text "IDAPP" is written in a large, bold, outlined font.

IDAPP

ILLINOIS DESIGNATED ACCOUNT PURCHASE PROGRAM

A secondary market for student loans

Q & A

Questions & Answers on IDAPP - the money-back guarantee program for Illinois Student Loans.

Q: What do the letters IDAPP stand for?

A: Illinois Designated Account Purchase Program (IDAPP).

Q: What does that mean?

A: Commercial lenders - like you - have a guaranteed source to buy back their delinquent loans. Quickly.

Q: Why was IDAPP set up?

A: Two reasons: (1) To cut down the time, the cost and the aggravation of trying to collect from the few students who cannot or will not repay their student loans which, in turn...

(2) Encourages you as a lender to open, reactivate or increase your student loan portfolio.

Q: Has it worked?

A: Very well. In the short three-year period since IDAPP began, the Illinois Student Loan Programs have **tripled**.

Q: What lenders can use this program?

A: Banks, savings & loan associations and credit unions who make Illinois Guaranteed Loan Program (IGLP) loans.

Q: What does a lender have to do to be part of IDAPP?

A: Simply sign up. If you make and renew IGLP student loans, you can be part of the IDAPP program.

Q: Were some lenders giving up on student loans?

A: Yes. A few discontinued their student loan program. Collection costs were too high. Interest rates were too low. Put them both together and some lenders said, "Sorry, no more student loans for us."

Q: And IDAPP changed all that?

A: Yes. For the first time you had an agency saying, "When you sell an account to IDAPP you don't have to worry about delinquent loans. We'll take them over. Right away. As quickly as one month after a student misses a payment." Until IDAPP, state and federal laws required the lender to engage in a long, expensive collection effort. No more. IDAPP eliminates your wait. IDAPP eliminates your collections.

Q: But how does IDAPP remain solvent if they are buying "bad" student loans?

A: IDAPP does not buy "bad" student loans. IDAPP **does** buy loans with criteria of hardship or unemployment extensions. Or loans 30 to 90 days delinquent. Older loans are not purchased by IDAPP.

Q: Where does all this money come from?

A: Illinois passed a law offering up to \$100,000,000. in tax-free bonds. In March, 1978 the first offering more than \$25 million in bonds was sold. In October, 1980 an additional \$25 million was sold.

Q: Wait a minute. Does that mean the taxpayers have to pay for this money-back guarantee program to the lenders?

A: No. IDAPP receives no money from the state except an initial \$200,000 for start-up costs. The multi-million dollar bonds are NOT a debt of the state. They are **revenue** bonds. That means they are redeemed through the collections on student loans plus interest. One year after it was set up, IDAPP was self-sustaining.

Q: If the bonds are paid off through student loan pay-backs... are the students really paying back the loans?

A: Yes. More than nine out of ten of the students who borrow repay their loans on time.

Q: Does IDAPP loan money to students?

A: No. Think of IDAPP as a quick, fast-moving, instant cash pay-back on student loans. As soon as the lender says, "This loan is late. I want my money back," IDAPP steps in and says, "Here it is."

Q: Sounds great, but how long do I have to wait for my money?

A: IDAPP will have the check in the mail within two weeks after receiving the completed paperwork from you.

Q: Fine. I see how IDAPP helps us as the lender. Our money is guaranteed. We have a built-in, risk-free program with good interest rates. But how does IDAPP help the students?

A: By making more loan money available through all lending institutions. IDAPP tells the lender, "Here's a way you can make more of your money available for education."

Q: And what do the lenders say?

A: They are saying, "Yes." The tripling of student loans since IDAPP began proves that. A recent survey revealed that IDAPP was "the single most important reason in creating the increase in the availability of student loans."

And there's another reason. Lenders realize, recognize, feel they are part of their community. They want to help their neighbors and their neighbor's children's growing educational needs. Now they can. They are committed to make a continuing reinvestment in their community.

Now they can do that easily and comfortably. Because the IDAPP program helps them finance education today... for the leaders of tomorrow.

For more information write to:

**IDAPP
P.O. Box IDAPP
102 Wilmot Road
Deerfield, Illinois 60015
(312) 948-8620**

The list is growing...

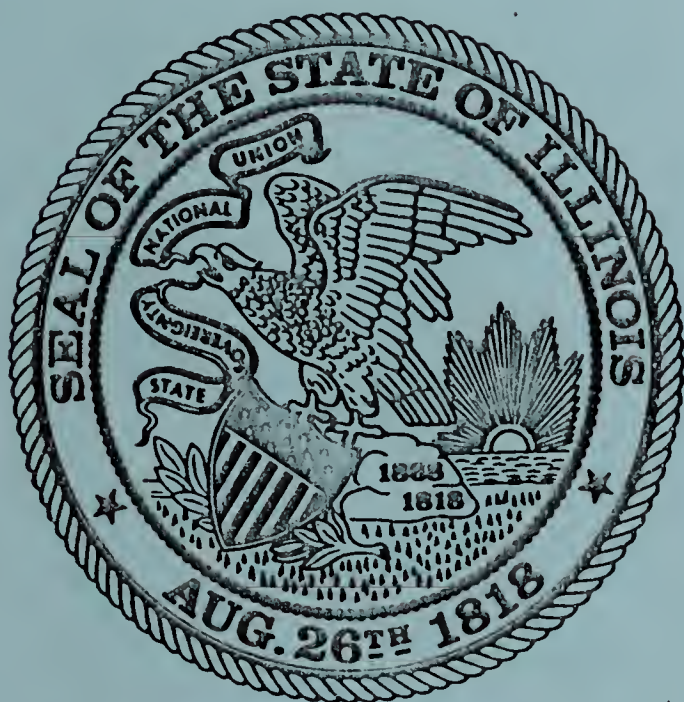
More than 500 Illinois banks, savings and loans and credit unions have joined this public-private team of lenders committed to this basic goal: No Illinois student shall be denied an education due to lack of funds.

Here's a partial list of IDAPP's largest users:

Alton Banking and Trust Company
Bank of Illinois
Bank of Ravenswood
Bank of Wheaton
Chicago Heights Federal Savings and Loan Association
Commercial National Bank of Peoria
Continental Illinois National Bank and Trust Company of Chicago
Edgemont Bank and Trust Company
Exchange National Bank of Chicago
First Federal Savings and Loan Association of Peoria
Gary-Wheaton Bank
Granite City Trust and Savings Bank
First Granite City National Bank
First National Bank and Trust Company of Evanston
First National Bank of Evergreen Park
First National Bank of Glen Ellyn
First National Bank of Lake Forest
First National Bank of Mount Prospect
Galena State Bank and Trust Company
Glenview Bank
Harris Trust and Savings Bank
Illini Federal Savings and Loan Association
Kankakee Federal Savings and Loan Association
Lakeside Bank
McHenry State Bank
National Bank of Austin
Olympic Savings and Loan Association
Schaumburg State Bank
South Holland Trust and Savings Bank
Springfield Marine Bank
The Bank and Trust Company of Arlington Heights
The Central National Bank of Sterling
The First National Bank of Chicago
The First National Bank of Evergreen Park
the First National Bank of Springfield
The Northern Trust Company
The Salem National Bank
The South Shore National Bank of Chicago
The Streator National Bank
The Wilmette Bank
Union National Bank and Trust Company of Joliet
West Suburban Bank



ILLINOIS
STATE
SCHOLARSHIP
COMMISSION



A state agency responsible for the administration of certain state authorized and funded financial aid programs for Illinois students.

MONETARY AWARD PROGRAM

The Monetary Award Program provides non-repayable assistance to financially needy students. Neither test scores nor high school records are assessed as a necessary condition to apply for funds. Financial need is based upon a comprehensive review of the family financial strength and the specific cost of attending the approved Illinois educational institution.

Basic Requirements

To be eligible for a Monetary Award:

- (1) You must be a U.S. Citizen, a permanent resident of the United States, or a parolee-refugee.
- (2) You must be a resident of the State of Illinois.
- (3) You must be a person of good moral character.
- (4) You must be eligible to enroll as an undergraduate at an Illinois State Scholarship Commission approved institution.
- (5) You must not have received or met the requirements for a baccalaureate degree, nor completed 150 semester/225 quarter hours of college credit.
- (6) You must be a full-time student who is registered for twelve hours of credit or its equivalent; or a half-time student registered for

six to eleven hours of credit or its equivalent.

- (7) You must demonstrate financial need.

How To Apply

Monetary Award Applications must be filed each year with the Illinois State Scholarship Commission. Applications will be available for the 1981-82 academic year in October, 1980 and may be secured from local high schools and colleges or by writing to ISSC. Awards are based on financial need and are payable for tuition and mandatory fees, not to exceed \$1,900. It is not necessary that college admission and enrollment be completed before filing the Monetary Award Application.

Use of The Monetary Award

The Monetary Award can be used at 220 approved public and private colleges and universities, hospital schools of nursing, and allied health programs in Illinois. (Vocational-trade schools are not eligible). Awards are paid directly to the approved institution in your name.

Notification

Within sixty days after sending in the Application Answer Form, you will receive a written response from the ISSC which will notify you of your status at the institution you selected.

You may change your college choice after receiving results of the process.

Deadlines

For the 1981-82 academic year, October 15, 1981 is the deadline for submitting applications for full year eligibility. February 15, 1982 is the application deadline for students attending 2nd/3rd terms 1981-82. Don't delay. **FILE EARLY**

The Commission's funds for the Monetary Award Program are contingent upon appropriation. Any restrictions, due to insufficient funds to meet the award eligibility for each applicant, may be related to the postmark date of the completed application.

ANCILLARY PROGRAMS

These are grant programs of financial aid also administered by ISSC. If you qualify for a particular category, you may be eligible for special grants based on entitlement and not on financial need. If you qualify, these benefits include payment of tuition and mandatory fees.

Children of Policemen and Firemen

Educational benefits are provided for the children, age 25 or under, of policemen and firemen in Illinois killed in the line of duty.

Dependents of Correctional Workers

Educational benefits are provided for dependents of correctional workers, who were killed or 90% permanently disabled (service-connected after January 1, 1960. These include any spouse, natural child, adopted child, or any child in legal custody of workers employed by the Illinois Department of Correction.

Enlisted Members of Illinois National Guard or Illinois Naval Militia

Educational benefits are provided for current enlisted members who have served at least one year in the Illinois National Guard or Illinois Naval Militia.

For more information or applications for the Ancillary Programs, call or write ISSC - **Springfield** office.

Academic Scholarship Program

Illinois high school seniors who have demonstrated superior academic potential as shown by their high school record and the ACT scores, are publicly recognized in the Academic Scholarship Program of the Illinois State Scholarship Commission. This program identifies 2,000 recipients to receive \$1,000 a year for use at an ISSC approved Illinois institution of higher education. Students must be enrolled full-time as undergraduate students. Awards are renewable for eight semesters or twelve quarters. Academic excellence and not financial need is the selection criteria. The Academic Scholarship will not conflict with other state programs of financial aid.

For more information concerning the Academic Scholarship Program, contact your high school counselor or the ISSC - Springfield office.

OFFICE LOCATIONS

Illinois State Scholarship Commission
102 Wilmot Road
Deerfield, Illinois 60015
(312) 948-8550

Office of Informational Services
203 North Wabash Avenue - Room 2118
Chicago, Illinois 60601
(312) 793-3745

Office of Informational Services
525 West Jefferson
Springfield, Illinois 62702
(217) 782-6767

The MESSENGER

NEWS NOTES FOR SCHOOL AND COMMUNITY COUNSELORS

ISSUE NUMBER TWO

VOLUME NINE

SEPTEMBER, 1980

EXECUTIVE DIRECTOR REPORTS STATUS QUO

As this area of concern is foremost in the minds of all of us who serve the students of our state, I should like to report that on Thursday, August 28, 1980, we reached 155,000 Monetary Award applications received. In my letter of July 28 to the ISSC institutional representatives, I indicated our belief that we would expend the \$85,785,200 appropriation when we had 155,000 completed applications in house. As mentioned earlier, the Commission must stop processing applications when we reach this number. It continues to be our judgement that the \$85,785,200 appropriated for 1980-81 awards is committed at this time.

We are still accepting applications and are recording them on a daily basis in the event that additional awards can be provided at a later time. Additional awards will be possible only if actual award payments are less than we estimated, and/or the General Assembly appropriates additional funds. It will be sometime, however, before those determinations can be made since actual award payment data will not be known until late October and the General Assembly does not reconvene until November 6. At that time, the Commission plans to request a supplementary appropriation from the General Assembly, and to that end, I, as the Executive Director, have been instructed to initiate discussions with appropriate parties. These discussions are in process.

I would like to take this opportunity to express my appreciation to the many friends who have offered their good wishes and congratulations upon my appointment. I feel that the Illinois State Scholarship Commission has had a long and proud history of service to the students of the State of Illinois, and I am pleased to be working with this agency, and with you, as we identify the challenges which lie before us and work toward accomplishing our mutual goal of providing the opportunity for access and choice to all the students of Illinois.

Larry E. Matejka
Executive Director

Published by the Illinois State Scholarship Commission

OFFICE OF INFORMATIONAL SERVICES
525 WEST JEFFERSON-ROOM 111
SPRINGFIELD, IL 62702
217/782-6767

EXECUTIVE OFFICES
102 WILMOT ROAD
DEERFIELD, IL 60015
312/948-8500

OFFICE OF INFORMATIONAL SERVICES
203 NORTH WABASH AVE.-ROOM 2118
CHICAGO, IL 60601
312/793-3745

Cooperative Fall Seminars 1980

As the title indicates, the Fall Seminars from 1980 were constructed through the joint efforts of representatives from the following constituencies:

American College Testing Program (ACT)
College Board (CB)
Illinois Association of College Admissions Counselors (IACAC)
Illinois Association of Financial Aid Administrators (ILASFAA)
Illinois State Scholarship Commission (ISSC)
United States Department of Education (ED)

As a result, fifteen seminars will be conducted throughout the state during October and November. Up-to-date financial aid, testing, and needs analysis information will be disseminated during one-day sessions in an attempt to alleviate the necessity of excessive travel time and lost office-time on your part.

In general, please note that:

Introductory Sessions will provide an overview of the basic programs, services, forms and support materials offered by the presenting agencies/organizations.

Advanced Sessions will focus on major changes in programs and services provided.

In the interest of time, all questions and concerns which occur to you during the morning sessions will be gladly responded to by all constituencies during the afternoon Panel Sessions. We are also pleased to announce that various high school counselors are being asked to participate and give their reactions.

We are looking forward to working together "on the road", and sincerely hope that you will be able to attend and benefit from our united endeavor. For further information, please contact *Millicent Wright, Assistant Director, Illinois State Scholarship Commission, Office of Informational Services, 525 West Jefferson-Suite 111, Springfield, Illinois 62702, 217/782-6767.*

COOPERATIVE FALL SEMINARS FORMAT

8:30 - 9:00 Registration
9:00 - 9:15 Welcome

Introductory Sessions

I	ACT.....	9:15 - 10:00.....	CSS	I
II	CSS.....	10:00 - 10:45.....	ACT	II

Advanced Sessions

****COFFEE BREAK****..10:45 - 11:00..****COFFEE BREAK****

III	OE.....	11:00 - 11:45.....	ISSC	III
IV	ISSC.....	11:45 - 12:30.....	OE	IV

LUNCH

1:30 - 2:45

JOINT PANEL - QUESTION AND ANSWER PERIOD

Fall Seminar Schedule

If you have any questions concerning the series, please contact Millicent Wright at the Springfield ISSC office or call the seminar host whose phone number appears below.

Monday, October 20, 1980

Parkland College
2400 W Bradley Avenue
Champaign, IL 61820
Ken Gunji 217/351-2268

Wednesday, October 29, 1980

Kendall College
2408 Orrington Avenue
Evanston, IL 60201
Michael Alexander 312/869-5240

Friday, November 7, 1980

Belleville College
2500 Carlyle
Belleville, IL 62221
Lee Knobel 618/235-2700

Tuesday, October 21, 1980

Lincoln Land Comm. College
Shepherd Road
Springfield, IL 62708
James Russell 217/786-2236

Friday, October 31, 1980

Chicago State University
95th at King Drive
Chicago, IL 60628
Azell Carter 312/995-2304

Monday, November 10, 1980

Ill. Institute of Tech.
3300 South Federal Street
Chicago, IL 60616
Nancy Donley 312/567-3303

Wednesday, October 22, 1980

John Wood Community College
1919 North 18th Street
Quincy, IL 62301
Verlyn Luker 217/224-6500

Monday, November 3, 1980

Elmhurst College
190 Prospect
Elmhurst, IL 60126
Gary Rold 312/279-4100

Wednesday, November 12, 1980

Illinois Valley College
R.R. #1
Oglesby, IL 61348
Terry Partanen 815/224-2720

Thursday, October 23, 1980

Illinois Central College
East Peoria, IL 61635
Deborah Russell 309/694-5311

Wednesday, November 5, 1980

Holiday Inn
Effingham, IL 62401
Millicent Wright 217/782-6767

Thursday, November 13, 1980

Black Hawk College
6600 34th Avenue
Moline, IL 61265
David Sprenkle 309/796-1311

Friday, October 24, 1980

Kankakee College
Box 888
Kankakee, IL 60901
Thomas Dolliger 815/933-0236

Thursday, November 6, 1980

John A. Logan College
Carterville, IL 62918
Gary Piper 618/985-3741

Friday, November 14, 1980

Rock Valley College
3301 North Mulford Road
Rockford, IL 61101
William Weber 815/226-3738

1980 Seminar Reservation Slip

Please return this slip as soon as possible so that sufficient materials may be prepared. Return slip to: MILLICENT WRIGHT, ILLINOIS STATE SCHOLARSHIP COMMISSION, OFFICE OF INFORMATIONAL SERVICES, 525 West Jefferson-Suite 111, Springfield, Illinois 62702.

YOUR NAME _____ TITLE/POSITION _____

SCHOOL/AGENCY NAME _____

STREET ADDRESS _____

Please indicate the total number of people from your school, college, or agency who will attend _____.

Which location/date do you plan to attend? _____

STATE SCHOLAR ROSTERS MAILED - ACADEMIC SCHOLARS PROGRAM IN PROCESS (SGP)

Rosters for the 1981-82 State Scholars Program were mailed to Illinois high schools during the second week of September. All rosters should be returned by *SEPTEMBER 30, 1980* to the Springfield SGP office.

The Academic Scholarship Program influence has been felt in that more than 37,255 students tested and submitted scores to ISSC; that is an increase of more than 6,000 applicants over last year. The first round of Open Competition winners will be announced after the State Scholars have been named. The target date for this announcement is early December.

* * * * *

\$25,000,000 SOLD IN SERIES B REVENUE BONDS (IDAPP)

On September 8, 1980, the Illinois Designated Account Purchase Program sold \$25,000,000 in Series B Revenue bonds. These new funds will enable IDAPP to continue to assist the lending community by purchasing, at par plus accrued interest, those student loans which qualify for sale to IDAPP. Our criteria for purchase remains the same. IDAPP will purchase 30-90 day contractually delinquent loans, and loans deferred for hardship and/or unemployment.

Since 1978, IDAPP has purchased over \$21,000,000 in student loans from over 500 lenders throughout the state, and hopes to increase its purchase to \$1.5 million per month under the new bond issue.

During FY 80, our second full year of operation, IDAPP received no state appropriations. Other than our initial appropriation in FY 78 for startup costs, IDAPP has received no state funds. It has continued to fulfill its mission of assisting the lending community by cutting the high costs associated with student loan servicing and of helping to increase access to student loans. Since IDAPP's inception in 1978, student loan volume in Illinois has increased by more than 400%. We are pleased to report that our lenders credit IDAPP with being the single most important reason for their continuing to increase their commitment to student loans to meet this ever-increasing demand.

* * * * *

EIC SITES DESIGNATED - AFFILIATES TRAINED (OIS)

With the assistance of the Policy Advisory Committee, OIS staff designed and finalized a strategy for the designation of additional Education Information Centers (EIC) encompassing the state of Illinois. Utilizing this tool, 65 EIC's were selected from over 111 applications. During the initial year, 22 field-testing sites assisted us.

The centers were determined to a large extent by the variety of populations they serve and the types of services they provide, and are situated throughout the state in accordance with the pre-established population/geographic stipulations of the strategy.

Three training sessions were held September 15-17 in Mt. Vernon, Springfield, and Chicago and the contact affiliates were acquainted with the program and trained in the use of the three-manual data delivery system and the Telephone Inquiry System (TIS) - a special toll-free telephone number used to access our national data bank.

The Office of Informational Services is pleased to welcome these new centers, and is looking forward to a very productive year as together we attempt to make available career, postsecondary, and financial assistance information to as many Illinois citizens as possible.

MONEY FOR COLLEGE

Career Planning

It is never too early for you to begin thinking seriously about what kind of career you want to have. Do you want to go to college, or will a vocational/trade school fill your needs? How much money do you want to be able to earn in your lifetime? How much do various fields and professions pay? How much security do you want for yourself and your own family?

Your high school or college counselor can help you answer some of these questions by exposing you to information about career opportunities and educational requirements for those careers. You can also find the answer to many of these questions by consulting the **Occupational Outlook Handbook** (published by the Department of Labor). This book describes many of the career fields open to you, how much education and training you will need, what the job prospects are for the future in each career field, and how much you can earn. This **Handbook** may be available in your school library, and can be found in your local public library.

Every student who wants to go to college, and who will need financial assistance in order to pay tuition and other educational expenses, should follow the steps and procedures described below. You don't necessarily have to follow them in the order suggested here. It would be to your advantage to complete most of these steps early in your senior year of high school, before most colleges run out of both space for new students, and money to support them. If you are no longer in high school, you should plan to complete these steps as early as possible prior to your enrollment at the college of your choice.

Students interested in attending vocational/trade schools, as well as colleges, should generally follow this application procedure, except for the ISSC Monetary Award which is not now available for students attending vocational/trade schools.

Remember to apply EARLY and in most cases, you will need to RE-APPLY each year.

Application Procedures for Admission and Financial Aid



Request an application for admission from each of the colleges that you are considering attending. It might be a good idea to apply to more than one college, which will improve your chances of being accepted somewhere. Many colleges will require that you take either the American College (ACT) or the Scholastic Aptitude Test (SAT) before you can be admitted. A fee is charged for these tests, but that fee may be waived. The counselor at your school or college can give you the test dates, fee waivers, and registration materials for whichever examination you will need to take.



Request an application for financial aid from each college to which you apply for admission. The college financial aid officer may require the filing of this form before making funds available to you. Much of the money on college campuses is provided through various federal programs of assistance, such as the Supplemental Educational Opportunity Grant Program (SEOG), the National Direct Student Loan (NDSL), and the College Work/Study Program (CWSP). Remember that many colleges have both financial aid and admissions deadlines, so that it is essential that you make application as early as possible.



Before the college financial aid officer can issue funds to you, there must be verification that you are needy enough to qualify for help through the various programs under the college's control. Therefore the financial aid officer will want to know how much your family can afford to contribute from income and assets before making you an award offer. To help in this assessment, you may be asked to file a "need analysis" form—either a Financial Aid Form (FAF) or a Family Financial Statement (FFS). Copies of these forms are available from high school and college counselors, and you should file whichever one is required by your college financial aid officer as soon as possible. Also, by filing either "need analysis" form you can receive your Basic Educational Opportunity Grant (BEOG) eligibility index in addition to verification of need, if you so indicate your desire for this on the form.



Administered by the Illinois State Scholarship Commission (ISSC), the Monetary Award provides up to \$1900 toward your tuition and fees at over 200 approved colleges, universities, and hospital schools in Illinois. (This award cannot be used at vocational/trade schools). The Monetary Award can be used only at Illinois institutions for both full-time and half-time study. These awards are based upon financial need. Grades, test scores, or high school rank do not affect your eligibility. The application deadline for full year eligibility for the 1981-82 academic year is October 15, 1981. For an application contact one of the three ISSC offices or your school counselor.



During the 1981-82 school year, the federal government will provide Basic Educational Opportunity Grants (BEOG) of up to \$1800 for students who wish to enter approved colleges, universities, and vocational/trade schools throughout the United States. To receive an application and information, write: Basic Grant Program, U. S. Office of Education, 300 South Wacker Drive, Chicago, IL 60606, or file either the Family Financial Statement (FFS), or the Financial Aid Form (FAF) to receive BEOG eligibility status.



After you have completed all of the above steps, the colleges to which you have applied will contact you. The financial aid officer at each campus will let you know the amount of aid for which you qualify. Remember that the programs listed above are not the only sources of financial aid and your counselor or school financial aid officer may be able to inform you of other scholarships, grants, or loans for which you could be eligible.

Illinois State Scholarship
Commission
102 Wilmot Road
Deerfield, IL 60015
312/948-8550

Illinois State Scholarship
Commission
203 N. Wabash - #2118
Chicago, IL 60601
312/793-3745

Illinois State Scholarship
Commission
525 W. Jefferson
Springfield, IL 62702
217/782-6767

ILLINOIS GUARANTEED LOAN PROGRAM
(IGLP)
102 WILMOT ROAD
DEERFIELD, ILLINOIS 60015
(312) 945-7040

Student Eligibility

The student applicant must be:

1. a citizen or permanent resident of the United States.
2. a resident of the State of Illinois:
 - A. Attendance at an approved Illinois school constitutes state residency for the purpose of IGLP.
 - B. Attendance at an out-of-state school requires that a dependent student's parents reside in the State of Illinois. An independent student must reside in the State of Illinois for six consecutive months prior to becoming a full-time post-secondary student in some capacity other than that of a full-time student.
3. attending an approved school on at least a half-time basis.

Approved Lenders

Student Loans in Illinois are made by participating banks, savings and loan associations and credit unions. A listing of these approved lenders is available upon written request to IGLP. Approved status does not require the lender to honor every loan request submitted.

Approved Schools

Most accredited colleges, universities, schools of nursing and technical schools and many public or private educational institutions located in the United States (and some foreign countries) are eligible. Correspondence or home study courses are not approved for the purposes of IGLP.

Loan Amounts

1. Undergraduate-Full-time students are eligible to borrow up to \$2,500 each academic year up to the program maximum of \$7,500 for undergraduate students. Half-time students may borrow up to \$1,250 once each 12 months but not to exceed the full-time eligibility per academic year.
2. Graduate-Full-time or half-time students are eligible to borrow up to \$5,000 each academic year up to the program maximum of \$15,000 which is an aggregate of both undergraduate and graduate loans. Both undergraduate and graduate students who have borrowed the maximum for any academic year must progress to the next academic level to be eligible to reborrow. The amount a student is eligible to borrow may never exceed the total educational expenses minus the total amount of financial aid (exclusive of the expected student or family contribution determined by a needs analysis where necessary). In all cases, LOAN AMOUNTS ARE AT THE DISCRETION OF THE LENDER up to the program maximums.

Federal Interest Benefits

ALL loans disbursed on or after November 1, 1978, are eligible for the federal interest benefits. Eligibility for federal interest benefits is no longer determined by the adjusted family income as stated in the instructions on the Illinois Guaranteed Loan Application.

Renewal Loans

A student who wishes to apply for a Renewal Loan must follow the same application procedure. Renewal applications must be submitted to IGLP through the same lender who made the student's earlier loans.

Repayment of Loan

The student must contact the lending institution not later than five months after cessation of at least half-time study to arrange for the REPAYMENT OF THE LOAN, regardless of whether or not the student has graduated. Payments, generally not less than \$30 per month, must begin no later than nine months after graduation or cessation of at least half-time study. (It is strongly suggested that REPAYMENT begin as early as possible.) The usual repayment period will be approximately 60 months; however, the maximum repayment period may extend to 120 months.

Approximate Monthly Payments

60-month repayment period			
Amount Borrowed	Monthly Payment	Amount Borrowed	Monthly Payment
\$1,500	\$ 29.70	\$ 9,000	\$178.21
\$3,000	\$ 59.40	\$10,500	\$207.91
\$4,500	\$ 89.11	\$12,000	\$237.61
\$6,000	\$118.09	\$13,500	\$267.32
\$7,500	\$148.51	\$15,000	\$297.02

Deferment of Repayment

A student is eligible to have the principal portion of any required payments deferred if he or she:

1. is serving in the Armed Forces, Peace Corps, or VISTA (the maximum period is limited to date of separation or three years, whichever comes first).
2. is enrolled in a full-time course of study at an approved school.
3. continues to be enrolled, without an interruption lasting nine months or more, in at least a half-time course of study at an approved school.
4. is unemployed for a period of time under circumstances as defined by Federal Regulation for a single period of up to one year.

The lender may, at his option, extend repayment deferments to borrowers in the case of financial hardship. The maximum cumulative period of time for a "hardship" deferment is one year, and on all hardship deferments the student must pay the accrued interest to the lender.

Application Procedure

Please note that the application must be completed by the student (Part A), the financial aid office (Part B), and an officer of an approved lending institution (Part C). When the form is completed, the lender will forward the yellow copy of the application to our office for processing. As soon as we have processed the application, our office will notify the student, school and lender of the status of the loan request.

Review Of Important Student Responsibilities

A Guaranteed Student Loan is a serious legal obligation. Therefore, it is extremely important that the borrower understands and faithfully fulfills the following responsibilities:

1. The borrower must report any changes in status immediately to the lender. This includes changes in name, address, or school, and changes to half-time or less than half-time status. The borrower must answer promptly any questionnaires sent by the lender, the school or IGLP which seek to determine the borrower's current status.
2. The borrower must contact the lender within five months of cessation of at least half-time study to arrange for the repayment of the loan. (The first payment is due no later than nine (9) months after cessation of at least half-time study.)
3. The borrower must use the loan funds only for the expenses listed on the application form and which have been approved by the school's Financial Aid Counselor. The borrower faces prosecution if the funds are used for any other purpose.

ILLINOIS STATE SCHOLARSHIP COMMISSION
PROGRAM INFORMATION MANUAL
MONETARY AWARDS



1981-82

"The General Assembly has found and hereby declares that the provision of a higher education for all residents of this State who desire such an education and are properly qualified therefore is important to the welfare and security of this State and Nation, and consequently is an important public purpose; many qualified students are deterred by financial considerations from completing their education, with a consequent irreparable loss to the State and Nation of talents vital to welfare and security. A system of financial assistance of scholarships, grants, and guaranteed loans for qualified residents of college age will enable them to attend qualified institutions of their choice in the State, public or private."

*Quotation from Higher Education
Student Assistance Law—
(School Code of Illinois—
Section 30-15)*

ILLINOIS STATE SCHOLARSHIP COMMISSION
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Lake Forest

Dr. Allen Baker
Pinckneyville

Paul Eber
Lisle

Luke Helm, Vice Chairman
Park Forest

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Champaign

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Sybil Francis, Director of Agency Services & Organizational Development
Acting Director, Office of Informational Services

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Elizabeth Fish, Assistant Director
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Carol L. Wennerdahl, Assistant Executive Director/Director, Student Loan Programs

James A. Gabler, Director of Program Services, Illinois Guaranteed Loan Program (IGLP)
Richard R. Nelson, Assistant Director, Lender Relations
Kathie J. Poremba, Assistant Director, Office Operations
Donald W. Kottmeyer, Manager, Legal Department
Robert Bonnell, Manager, Default Collection Department
Shirley Daniel, Manager, Pre-Claim Department
Jo Palmer, Aide

Gary Rieman, Director of Program Services, Illinois Designated Account Purchase Program (IDAPP)
Barbara K. Bell, Manager, Policies and Procedures
Torrey Gage, Manager, Credit and Collections

LOCATIONS AND OFFICE HOURS

Springfield Office

525 W. Jefferson
Springfield, IL 62702
217:782-6767
8:30 to 4:30 p.m.

Executive/Programs/Operations

Tollway North Office Center
102 Wilmot Road
Deerfield, IL 60015

Grants: 312:948-8500
Loans: 312:945-7040
8:30 to 4:30 p.m.

Chicago Office

203 N. Wabash Avenue
Room 2118
Chicago, IL 60601
312:793-3745
9:00 to 5:00 p.m.



STATE OF ILLINOIS

ILLINOIS STATE SCHOLARSHIP COMMISSION

102 Wilmot Road — Deerfield, Illinois 60015 — 312: 948-8500

SCHOLARSHIPS — GRANTS — LOANS

Office of the Executive Director
LARRY E. MATEJKA

Dear Colleague:

This manual has been developed as a reference guide to assist those professionals directly concerned with communicating to students and their families the opportunities available through the programs of the Illinois State Scholarship Commission. We hope that the data given will result not only in facilitating the obtainment of ISSC services, but also in yielding a better understanding of ISSC policies and procedures.

It is important to know that the manual is revised yearly to incorporate legal and Commission policy changes. We, therefore, recommend that you use this manual only in conjunction with programs for the 1981-82 academic year.

We hasten to add that additional legal and Commission policy changes are possible between now and mid-1982. Should that occur, we will make all reasonable efforts to inform appropriate parties.

We actively solicit and welcome your suggestions on how to improve future editions of the manual so that we may communicate as efficiently as possible the information that will enable a maximum number of financially needy young people to pursue a postsecondary education in the state of Illinois.

Sincerely,

A handwritten signature in cursive script that reads "Larry E. Matejka".
Larry E. Matejka
Executive Director

LEM:jk

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INTRODUCTION

The Illinois State Scholarship Commission, a Governor-appointed body of nine persons (one vacancy as of August 15, 1980), is responsible for the administration of certain state authorized and funded financial aid programs for Illinois postsecondary students. These programs consist of (1) non-repayable Monetary Awards and (2) guaranteed educational loans.

The purposes of the Commission programs are to:

Equalize educational opportunity by removing financial barriers to college

Preserve diversity in postsecondary education by permitting freedom of institutional choice

Conserve public funds by making it possible for financially needy students to utilize the otherwise unused spaces at Illinois non-public colleges

Permit a student's in-school employment workload and/or loans to be at a sufficiently modest level so as not to affect his studies or career plans adversely.

Combine institutional and federal aid with the funds expected from parents and the applicant to meet the college costs of the institution of the applicant's choice.

FUNDING OF MONETARY AWARDS

Award Year	Monetary Awards	Average ISSC Award	Monetary Awards
1958-59	1,458	\$402	\$ 586,017
1959-60	2,608	410	1,068,796
1960-61	3,492	430	1,502,856
1961-62	4,510	442	1,992,971
1962-63	4,270	452	1,931,048
1963-64	4,506	452	2,038,383
1964-65	5,521	526	2,901,686
1965-66	7,491	564	4,226,165
1966-67	8,788	646	5,679,814
1967-68	15,883	647	10,273,732
1968-69	29,415	627	18,449,491
1969-70	38,270	681	26,058,608
1970-71	48,369	671	32,460,554
1971-72	56,893	688	39,123,290
1972-73	69,588	734	51,091,125
1973-74	72,444	742	53,720,059
1974-75	77,527	752	58,304,982
1975-76	92,211	739	68,134,963
1976-77	92,524	754	69,747,198
1977-78	92,333	803	74,147,637
1978-79	96,106	848	80,630,000
1979-80*	85,000	980	83,251,600
1958-80	908,207	757	\$687,320,948

*Best Estimate

FUNDING OF GUARANTEED LOANS

Date	Dollars Guaranteed	Loans Guaranteed
Aug. 22, 1966-Dec. 31, 1966	\$ 7,219,000	6,810
Jan. 1, 1967-Dec. 31, 1967	26,721,000	24,754
Jan. 1, 1968-Dec. 31, 1968	37,895,000	35,681
Jan. 1, 1969-Dec. 31, 1969	39,551,000	37,672
Jan. 1, 1970-Dec. 31, 1970	40,620,530	36,412
Jan. 1, 1971-Dec. 31, 1971	42,273,000	38,316
Jan. 1, 1972-Dec. 31, 1972	38,100,000	34,329
Jan. 1, 1973-Dec. 31, 1973	31,796,404	26,273
Jan. 1, 1974-Dec. 31, 1974	39,888,390	27,331
Jan. 1, 1975-Dec. 31, 1975	46,048,838	29,358
Jan. 1, 1976-Dec. 31, 1976	47,823,946	30,916
Jan. 1, 1977-Dec. 31, 1977	61,009,371	34,739
Jan. 1, 1978-Dec. 31, 1978	93,459,166	48,790
Jan. 1, 1979-Dec. 31, 1979	171,253,143	79,523
1966-79 TOTAL	\$693,658,788	490,904

PROGRAMS ADMINISTERED BY THE ISSC

* * * * *

MONETARY AWARD PROGRAM

The Monetary Award Program provides non-repayable assistance to financially needy students; neither test scores nor high school records are assessed as a necessary condition to apply for funds. Monetary Award winners must be Illinois residents demonstrating financial need and be planning to pursue undergraduate study at approved public or non-public post-secondary institutions or hospital schools of nursing located in Illinois. Financial need is based upon a comprehensive review of the family financial strength and the specific cost of attending the approved Illinois educational institution. Students at varying levels of academic ability can participate in the program provided they can successfully enter and continue to progress satisfactorily through a collegiate level of study.

NATIONAL GUARD OR NAVAL MILITIA BENEFIT PROGRAM

In August, 1975, the Illinois State Scholarship Commission began to administer a program of educational benefits for current enlisted members who have served at least one year in the Illinois National Guard or Illinois Naval Militia. Benefits include payment of tuition and mandatory fees (including matriculation, graduation, activity, term, or incidental fee) to any Illinois public, not-for-profit institution of higher learning for 8 semesters or 12 quarters of credit for full or part-time undergraduate or graduate study. Financial need is not a requirement for eligibility.

GRANTS FOR CHILDREN OF ILLINOIS POLICEMEN AND FIREMEN KILLED IN LINE OF DUTY

In August, 1972, the Illinois State Scholarship Commission began to administer a program of educational benefits for the children, age 25 or under, of policemen and firemen killed in the line of duty. Benefits include payment of tuition and mandatory fees to a maximum of \$1900 to any ISSC approved Illinois institution of higher learning for 10 semesters or 15 quarters of credit for at least half-time (6-hours) undergraduate study. Financial need is not a requirement for eligibility.

GRANTS FOR DEPENDENTS OF CORRECTIONAL WORKERS WHO WERE KILLED OR 90% PERMANENTLY DISABLED (SERVICE-CONNECTED) AFTER JANUARY 1, 1960

In August, 1973, ISSC began to administer a program to provide coverage (8 semester or 12 quarters of tuition and mandatory fees, up to \$1900, for at least half-time undergraduate study, at any not-for-profit Illinois institution of higher learning) to any spouse, natural child, adopted child, or any child in legal custody of workers employed by Illinois Department of Correction who has been declared to be at least 90% disabled or who was killed in the line of duty after January 1, 1960.

STUDENT TO STUDENT PROGRAM

In June, 1972, the Illinois General Assembly passed Senate Bill 691 to establish a program of matching grants to the public senior universities at which a scholarship fund has been established from voluntary contributions by students. A matching grant appropriation of \$250,000 was approved to implement the grant for 1980-81. Annually, representatives from all the public senior universities meet the representatives from the Commission staff for the purpose of developing guidelines for program implementation. Following are the STS program guidelines which were developed:

- (1) The scholarship fund must provide need-based awards to undergraduates.
- (2) The plan for raising voluntary contributions must be developed and approved by the students.
- (3) No student can contribute more than \$9 per year.
- (4) University claims for matching funds could be submitted 1/5/81, 5/1/81, and 9/1/81.
- (5) Documentation attesting that the legislation and the guidelines were adhered to must accompany the claims.

ACADEMIC SCHOLARSHIP PROGRAM

Legislation passed in 1979 provides for the identification of 2,000 high school seniors to be the recipients of \$1,000 renewable Academic Scholarship Awards. Financial need is not a selection criteria.

There are two methods by which students may be winners; through the open competition as participants in the State Scholar Program, (see page 21 for details of the State Scholar Program) or designated by the high school. Students winning through the open competition will probably have weighted selection scores of 500 and above.

After Award recipients are identified through the open competition, each high school will be given the opportunity to designate from one to three award recipients based upon class size.

Awards are renewable for a total of eight semesters or twelve quarters of **full-time undergraduate** enrollment within a six year period from the date of the initial award.

Awards may be used only at ISSC approved institutions of post-secondary education.

Initial enrollment at an out-of-state or unapproved institution permanently disqualifies the award recipient.

Payment will be made to the institution each term after certification by the institution of full-time enrollment.

Awards are not limited to payment of tuition and fees but may be applied to any educational expenses.

Awards are contingent upon annual appropriation of funds by the Illinois General Assembly.

APPLICATION PROCESSING CALENDAR FOR AWARDS EFFECTIVE SEPTEMBER, 1981

The processing system implemented by ISSC for the 1981-82 Monetary Award Program will continue to provide a quicker response to the applicant. Beginning in November, 1980, applications will be loaded to the system **every two weeks**. The 1981-82 Monetary Award Application packet will contain an Instruction/Worksheet, an Application Answer Form, and a Notification of Application Receipt Card. The Instruction/Worksheet must be carefully read and completed before transferring the appropriate responses to the Application Answer Form which is to be mailed to ISSC in the pre-addressed envelope. The Application Answer Form is a "mark-sense" document which requires the applicant to blacken small circles and squares. The student is to return only the Answer Form and any supplements to the ISSC, as well as the self-addressed stamped Application Receipt Card. He/she should retain the Instruction/Worksheet.

Monetary Award application packets for those who will enter college as freshmen in September, 1981, will be available on an open basis through Illinois high schools, colleges, and community agencies in October, 1980.

ANNOUNCEMENT DATES:

Applications will be loaded to the system every two weeks. Processing of applications and announcement of awards will be made every week. Incomplete applications or those which do not pass the edit system will be delayed. At least 60 days should be allowed for an answer to be received by the student.

REVIEW / APPEAL PROCEDURES

Applicants seeking reviews of their applications, exceptions to policy, addition of new information, and/or changes **should write** to the Review Dept. of the Student Grants Program Division. Acceptance or denial of the review or request for further information will be sent to the applicant within 45 days. A **review denial** may be appealed, also in written format, to the Director of Student Grants Program Division. Denied appeals are subject to Commission consideration and/or review.

SUMMER, 1982

Summer, 1982 awards will be made to students depending on available funds.

STATEMENT OF CONFIDENTIALITY AND ISSC PROPERTY

All applications and other submitted material are not subject to return to the family and/or the applicant but become the sole property of the Commission and are treated confidentially.

ELIGIBILITY REQUIREMENTS

The program provides that the applicant, to be eligible for a Monetary Award, must meet the following requirements:

- be a citizen or permanent resident of the United States, or a parolee-refugee.
- be a resident of the state of Illinois.
- be eligible to enroll as a half-time (6 to 11.999 hours) or full-time (at least 12 hours) undergraduate student and be in good academic standing in an ISSC approved college, university, hospital school of nursing, or Allied Health Program.
- not have received nor met the requirements to receive a baccalaureate degree or completed 150 semester hours or 225 quarter hours of college level course work.
- demonstrate financial need as determined by the Commission from income/asset data supplied in the application.

Applicants, who are unable to demonstrate financial need at the college they indicated in their applications, should keep the Commission advised of any changes in college plans to permit a re-evaluation of their eligibility for Monetary Awards.

SPECIAL NOTE

The Commission's funds for the Monetary Award Program are contingent upon appropriation. Any restrictions, due to insufficient funds to meet the award eligibility for each applicant, may be related to the postmark date of the completed application.

DESCRIPTION OF THE MONETARY AWARDS

Monetary Awards are:

- applicable only toward tuition and mandatory fees for half-time (6 to 11.999 hours) or full-time (at least 12 hours) undergraduate study at more than 220 ISSC approved colleges, universities, hospital schools of nursing and allied health schools in Illinois.
- made in amounts up to \$1900 annually but cannot exceed tuition and mandatory fees. Partial awards will be made at \$60 intervals.
- assigned on the basis of financial need at the approved college of the student's choice and re-evaluated if the college choice changes.
- sent to the educational institution in the name of the recipient after the institution confirms the enrollment and attendance of the recipient.
- renewable annually upon proper application.
- provided from funds which are subject to annual review and appropriation.

EFFECT OF OTHER GIFT AID

The student may receive other gift aid (scholarships and grants) and retain the ISSC award as long as it is not in conflict with the ISSC award, which can only be applied toward tuition and fees.

GUIDELINES FOR FILING AN APPLICATION

The Commission joins with the high school counselors and the college officials in encouraging students to plan well in advance for their college admission and financial aid. Some students, for a wide variety of valid reasons, wait to begin their college admission and aid applications until late in the Spring preceding the Fall term of college enrollment.

We emphasize that there will be no special advantage (either to student or college) for a student to delay filing an Application. In fact, the student should be encouraged to file as early as possible.

The applicant:

- 1) must submit the required Application Answer Form by October 15, 1981 for first term eligibility. Second term, third quarter deadline is February 15, 1982.
- 2) should not submit to the Commission test scores of any kind, nor transcripts or other statements of academic achievement, nor college statements regarding his/her admission status or his/her ability to re-enroll.
- 3) must arrange for college admission and enrollment. It is not necessary that these arrangements be completed prior to the submission of an Application Answer Form. The student **must** indicate a college choice on his Answer Form. The choice can be changed after announcement of award is made.

FINANCIAL NEED ANALYSIS

Concepts and Procedures

The Higher Education Student Assistance Law states that, to authorize a Monetary Award, the Scholarship Commission must find that **"financial resources are such that, in the absence of scholarship aid, the applicant will be deterred by financial considerations from completing his/her education at the qualified institution of his choice."**

The parents or legal guardian of every dependent applicant for monetary assistance are required to submit confidential information concerning their financial strength. All confidential statements must be signed, certifying the parents' willingness to submit an official copy of their federal income tax return, if requested. The Commission denies awards to those applicants whose reported financial strength is not in basic agreement with their federal income tax returns. Substantial efforts are made to obtain accurate information, and the degree of accuracy is verified by both internal checks and personal review of federal and state income tax returns.

Need analysis systems now in use rely upon an estimate of what the family **could** (or **should**) be able to provide and not what they **will** provide. The major variables which affect the determination of need are size of family, total income, equity in assets, schooling costs for siblings, and expectations from student earnings and assets. If determined need was based upon what the parent and applicant would be willing to provide in financial support, there would be obvious inequities in any program that required equitable determination of awards.

The Commission's need analysis system, facilitated by the use of computers, determines what the parents or guardian and student **should** provide for college cost in a given year. The annual objective assessment is made to estimate the difference between the expected family contribution and the dollar costs of attending the college designated by the applicant. Need is always related to the college choice and its costs.

To bring as much science, equity, and objectivity as possible to a most challenging responsibility, the Commission's advisory committee on financial need analysis reviews annually the need assessment procedures and the special treatment required for applications showing most unusual circumstances. The committee considers questions which pertain to business and economic conditions in Illinois, to parents who own or operate farms or businesses, and to situations which have been raised by their constituents.

The Financial Aid Officers of Illinois colleges have accepted, to a very large degree, our need computation findings as being as accurate and fair as can be obtained through a printed form. Parents react to Commission decisions in an almost direct relationship to what they consider to be necessity or luxury in their family budget. A reasonable sacrifice on the part of the family to help meet college costs is a basic premise of the Illinois State Scholarship Commission procedures.

WHAT IS FINANCIAL NEED?

"Financial Need" as defined by the Illinois State Scholarship Commission is the dollar deficit between the approved ISSC COLLEGE COST BUDGET and the total resources available to the student at the selected college. Any financial need which remains after the ISSC award is assigned is reported as UNMET COST to the college. This is an advisory figure for institutional aid packaging, and gift assistance received will not impact the student's Monetary Award unless it is a conflicting scholarship (applicable to tuition and fees only).

For 1980-81, ISSC established for each approved institution a single college cost budget for both resident and commuting students according to the following standard formula:

Cost Budget = Tuition + Mandatory Fees + Room and Board + \$1075 (transportation, personal allowance, book expense, etc).
(If the college does not have residence halls, or actual residence hall costs are less than \$1850, an allowance of \$1850 is made for Room and Board expenses).

Definitions: Tuition: Usually a flat rate; if a flat rate is not used by the college, tuition is computed at the hourly rate for a 16 credit hour term load.

Mandatory Fees: Those fees charged to each full-time Illinois resident at least one time each year and/or term.

NOTE:

The Commission will make payment for tuition and fees to a maximum of 19 hours for those students who are receiving a full ISSC award at a public junior college. Authorization for payment is limited to a maximum award of up to \$1900 annually; \$633 per quarter, or \$950 per semester, but in no case to exceed tuition and fees.

DETERMINING TOTAL RESOURCES FOR COLLEGE COSTS (1980-81 CALCULATIONS)

A. Computation Terms.

1. EFCI = Expected Family Contribution from Income.
2. EFCA = Expected Family Contribution from Assets.
3. DI = Direct Input (percentage of students assets above \$5,000.)
4. EFCT = EFCI + EFCA + DI.
5. BEOG (Basic Educational Opportunity Grant) = ISSC will calculate from financial data submitted on the Application Answer Form an assumed Basic Grant Award. The assumed Basic Grant Award will be considered a potential resource and added to the calculated ISSC expected contribution figure before determining the value of the announced Monetary Award. The applicant will have the responsibility to apply for the Basic Grant.
6. Student Self-help = Expectation from the student's savings or efforts during the summer and/or the academic year, or modest borrowing.

B. The EFCI + EFCA + DI + BG + Student Self-help results in total resources.

C. The EFCI (Expected Family Contribution from Income)

1. The income less Allowances results in Residual Income.
A percentage of the Residual Income results in the EFCI.
2. Types of Allowances made against Income
 - a. Income Tax (Federal and State)
 - b. Family Maintenance
 - c. Housekeeping
 - d. Schooling expenses of tax-dependent siblings
 - e. Other dependents (\$1000 per other dependent)
 - f. Other Allowances (emergencies, expenses unreimbursed by insurance; for example, those caused by fire, flood, injury, illness, business failure, etc.)
3. The following table provides a means for estimating the Expected Family Contribution from Income for a variety of two-parent families.
CAUTION: This table should be used only for two-parent families whose circumstances are not complicated by dependents other than those in the immediate family, extraordinary expenses, siblings in college, or mother being employed. (These circumstances, however, tend to yield an EFCI lower than that given in the table). This table also may be inappropriate for cases classified under SPECIAL CIRCUMSTANCES.

CONTRIBUTION FROM INCOME BY FAMILY SIZE
#Parents / #Dependent Children

Income Before Taxes	2/0	2/01	2/02	2/03	2/04	2/05
10000	138	0	0	0	0	0
11000	349	126	0	0	0	0
12000	561	338	121	0	0	0
13000	770	549	327	117	0	0
14000	965	756	536	323	114	0
15000	1168	955	741	528	319	110
16000	1418	1152	939	727	522	316
17000	1620	1401	1136	924	719	517
18000	1883	1601	1385	1121	960	714
19000	2161	1864	1583	1369	1114	911
20000	2453	2141	1844	1564	1359	1108
21000	2667	2432	2121	1825	1555	1351
22000	3268	2644	2411	2101	1750	1547
23000	3288	2947	2621	2311	2090	1742
24000	3510	3264	2923	2598	2298	2082
25000	3727	3485	3239	2899	2585	2287
26000	3935	3699	3460	3214	2886	2573
27000	4142	3906	3671	3435	3200	2874
28000	4349	4114	3878	3643	3418	3088
29000	4553	4321	4086	3850	3625	3402
30000	4763	4521	4293	4057	3832	3609

D. Students Earnings and Assets.

1. The dependent applicant's resources from income and assets are combined with the parents' financial strength in the assessment of need. For 1980-81, \$950 (which was the ISSC self-help expectation) and Federal/State taxes are subtracted from applicant's income with balance added as parental non-taxable income.

E. EFCA: Expected Family Contribution from Assets.

1. Total Assets less Allowances = Taxable Assets

$$\text{EFCA} = \frac{\text{Taxable Assets}}{4 (\text{No. Parents} \times 2 + \text{No. Dependent Children})}$$

2. Types of Allowances made against Assets.

- a. Emergency (\$1,000) per dependent family member.
- b. Thrift/Retirement Allowance.

1. Wage earning or salaried family (up to \$28,600 depending on father's age)
2. Business owner family (50% of net business assets)
3. Farm owner family (50% of net farm assets)

c. Widow/Widower Allowance (\$25,000)

F. DI = Direct Input.

Included in this item is a share of assets in the student's name.

G. Student Self-help.

In certain cases, student self-help is expected to be \$1200 at the Illinois college of the student's choice. If the public aid, orphan, ward of state, and/or dependent applicant's parents EFCT is zero, self-help is limited to \$600. The student self-help for dependent applicants who are attending half-time is increased by 50%. The applicant need not document for the Commission that he has, or will be able to obtain, resources through his own efforts. All who apply for awards are assumed to be willing to develop resources toward college costs through savings, earnings, or modest borrowing.

A "RULE OF THUMB" FOR ESTIMATING THE FAMILY CONTRIBUTION (FROM INCOME)

- A. For many families, the EFCA is an amount similar to the amount of the parents' Federal Income Tax.
- B. Total family assets less than \$20,000 seldom enter into the computation.

SPECIAL CIRCUMSTANCES—FACTORS WHICH MAY AFFECT THE FAMILY CONTRIBUTION

- A. **Divorce and Separation**—Information and signature(s) from parent and/or step-parent with whom the applicant is living is required. Specific dollar amounts of child support and alimony payments must be provided in the Application.
- B. **Married Applicant**—Student who is married but does not meet the ISSC self supporting definition may file application using only the applicant and spouse's financial information. Certain cases will require ISSC to seek parental information.
- C. **Social Security Educational Benefits, Child Support, and Veterans Educational Benefits**—Specific dollar amounts must be shown when any payments are being received by parent(s), applicant, and/or siblings. Amounts will be added to income.
- D. **Farm Owners, Operators, and Tenants**—To assure an equitable and standard treatment of farm owner cases, a county-by-county land value chart is utilized by the Commission. To give equitable treatment of farm income, the farm size and type are important variables in assessing income. A portion of net worth of the farm is used in asset calculation.
- E. **Business Owners**—A complete review is made of the business owner's assets, liabilities, and profit and loss statements. Private investigation is used to verify statements, when deemed advisable, to determine the net worth of the business. A portion of the net worth of the business is used in asset calculation. Business charts may be used in relation to gross sales to determine an estimated income figure and a net worth figure.

EFFECT OF CHANGE IN COLLEGE CHOICE (AMONG APPROVED INSTITUTIONS)

The student's award is re-evaluated if the college choice is changed. Thus, a student who initially is not assigned an award may later qualify based on the different college cost budget. Similarly, an award will be withdrawn if the different college cost budget compared to Total Resources does not yield a deficit.

EFFECT OF OTHER GIFT AID (SEE UNMET COST—QUICK REFERENCE GUIDE)

The student may receive other gift aid (scholarships and grants) and retain the ISSC award as long as:

- A. They are not in conflict with the ISSC award which can be applied only toward tuition and fees;
- B. The estimated Basic Grant Award determined by ISSC is added to the expectation from family income, assets, Direct Input (if dependent applicants assets are above \$5000) and self-help expectation before determining the ISSC award and unmet cost figure.

THE SELF-SUPPORTING STUDENT

To qualify as a self-supporting student, the applicant must meet the residency requirement **and** the conditions outlined below.

- A. **Residency requirement:**
The applicant must have lived in Illinois at least 12 consecutive months in some capacity other than as a college student prior to September 1 of the year of the award for which an application has been submitted.
- B. The applicant must **not** be claimed as a tax dependent by anyone other than applicant or applicant's spouse for either 1980 or 1981 or 1982 tax years; and must **not** live with either parent for more than six consecutive weeks **nor** receive financial assistance of more than \$750 during either 1980, 1981 or 1982 from either parent(s).

NOTE: If the Federal Self-Supporting definition is changed for 1981-1982, ISSC will use the same Federal definition.

NOTE: If divorced/separated, applicant must complete Supplement C.

SPECIAL CATEGORIES FOR APPLYING

- Applicants whose parents are primarily supported by public aid are not required to furnish parental information but are required to furnish parent's Social Security Number and parent(s) signature.
- Applicants who are currently Wards of the State of Illinois are not required to furnish parental information.
- Applicants who are orphans (both parents deceased) are not required to furnish parental information.
- Applicants who are married at the time of filing the application and do not meet ISSC self-supporting student definition, are not required to furnish parental information unless independency cannot be established.

THE "FULL-NEED" STUDENT

The Financial Aid Community continues to share the concern of its colleagues in education that students from low income families (students often referred to as "Full-need" students) secure improved access to higher education through, among other things, meaningful financial aid. For most of these students, the college Financial Aid Officer is the only person who can translate both regular and special educational needs into dollar costs and then into resources to meet the costs. In the development of resources for the individual student, the Financial Aid Officer often must piece together a financial aid package, portions of which are not under the full control of the institution.

The Monetary Award program of ISSC will provide wide latitude to the college Financial Aid Officer for the purpose of supplementing an ISSC award for the "Full-need" student. The Commission will preserve the desirable value that each student invest in himself/herself; however, the Commission, in its financial need computation procedure, will limit student self-help to \$600, regardless of the college cost budget, for the dependent applicants whose EFCT is zero.

For example, if the college budget is \$4,600 and tuition and fees are \$2,200:

$$\begin{aligned}
 \text{EFCT} &= 0 \\
 \text{ESTIMATED BASIC GRANT} &= \$1800 \\
 \text{NEED} &= \$2200 (\$4600 \text{ College Budget} - \$600 \text{ Student} \\
 &\quad \text{Self-help} - \$1800 \text{ Basic Grant} - 0 \text{ EFCT}) \\
 \text{AWARD} &= \$1900 (\text{Maximum Award}) \\
 \text{UNMET COST} &= \$300 (\$2200 - \$1900)
 \end{aligned}$$

Quite often, the resources available to the college Financial Aid Officer are limited. Therefore, even though the Commission's effort will be helpful, no student should be led to assume that supplemental assistance is automatic and guaranteed. Rather, students should be encouraged to establish early contact with each college of their choice to permit the college Financial Aid Officer to interpret to the student the aid opportunities of his college.

SAMPLE CALCULATIONS (Assets under \$20,000)

A. Two-parent, three-child family, \$17,000 income, college cost budget = \$3185, tuition and fees = \$500.

1. EFCT = \$924 (See EFCI Table)
2. Total Resources = \$924 + \$1200 = \$2124
3. Financial Need = \$3185 - \$2124 = \$1061
4. ISSC Award = \$500
5. Unmet Cost = \$561 (\$1061 - \$500)

B. Same as A, except that college costs budget = \$4500 and tuition and fees = \$1900.

1. EFCT = \$924
2. Total Resources = \$924 + \$1200 = \$2124
3. Financial Need = \$4500 - \$2124 = \$2376
4. ISSC Award = \$1900
5. Unmet Cost = \$486 (\$2376 - \$1900)

C. Two-parent, two-child family, \$21,000 income, college cost budget = \$4500, tuition and fees = \$1800.

1. EFCT = \$2121
2. Total Resources = \$2121 + \$1200 = \$3321
3. Financial Need = \$4500 - \$3897 = \$603
4. ISSC Award = \$600 (ISSC awards are assigned at \$60 intervals)
5. Unmet Cost = \$0 (\$603 - \$600) Unmet costs rounded to lower multiple of \$25
6. BEOG Award of \$300 is made
7. Financial Need revised \$4500 - \$3897 + \$300 = \$303
8. ISSC Award, revised = \$300
9. Unmet Cost = 0 (\$303 - \$300)

- D. Two-parent, four-child family, \$23,000 income, college cost budget = \$3735, tuition and fees = \$350.
1. EFCT = \$2090
 2. Total Resources = $\$2090 + \$1200 = \$3290$
 3. Financial Need = $\$3735 - \$3290 = \$445$
 4. ISSC Award = \$350
 5. Unmet Cost = $\$75 (\$445 - \$350)$
- E. Two-parent, five-child family, \$25,000 income, college cost budget = \$4500, tuition and fees = \$1900.
1. EFCT = \$2287
 2. Total Resources = $\$2287 + \$1200 = \$3487$
 3. Financial Need = $\$4500 - \$3487 = \$1013$
 4. ISSC Award = \$960
 5. Unmet Cost = $\$50 (\$1013 - \$960)$
- F. Two-parent, three-child family, who is owner/operator of 550 tillable acres, college cost budget = \$3185, tuition and fees = \$500
1. EFCT = \$1100
 2. Total Resources = $\$1100 + \$1200 = \$2300$
 3. Financial Need = $\$3185 - \$2300 = \$885$
 4. ISSC Award = \$500
 5. Unmet Cost = $\$375 (\$885 - \$500)$
- G. Same as F, except a tenant/operator of 700 tillable acres.
1. EFCT = \$800
 2. Total Resources = $\$800 + \$1200 = \$2000$
 3. Financial Need = $\$3185 - \$2000 = \$1135$
 4. ISSC Award = \$500
 5. Unmet Cost = $\$650 (\$1135 - \$500)$
- H. Two-parent, three-child family, whose business produced a net profit of \$20,000, college cost budget = \$3185, tuition and fees = \$300.
1. EFCT = \$1564 (See EFCI Table)
 2. Total Resources = $\$1564 + \$1200 = \$2764$
 3. Financial Need = $\$3185 - \$2764 = \$421$
 4. ISSC Award = \$300
 5. Unmet Cost = $\$100 (\$421 - \$300)$
- I. Two-parent, two-child family, \$12,000 taxable income and \$4800 non-taxable income from Social Security and/or Veterans Benefits, college cost budget = \$3185, tuition and fees = \$500.
1. EFCT = \$1422
 2. Total Resources = $\$1422 + \$1200 = \$2622$
 3. Financial Need = $\$3185 - \$2622 = \$563$
 4. ISSC Award = \$500
 5. Unmet Cost = $\$50 (\$563 - \$500)$
- J. Same as I, except \$14,000 taxable income and \$4200 non-taxable income.
1. EFCT = \$1691
 2. Total Resources = $\$1691 + \$1200 = \$2891$
 3. Financial Need = $\$3185 - \$2891 = \$294$
 4. ISSC Award = \$240
 5. Unmet Cost = $\$50 (\$294 - \$240)$
- K. Same as J, except college cost budget = \$5200, tuition and fees = \$1900
1. EFCT = \$1691
 2. Total Resources = $\$1691 + \$1200 = \$2891$
 3. Financial Need = $\$5200 - \$2891 = \$2309$
 4. ISSC Award = \$1900
 5. Unmet Cost = $\$400 (\$2309 - \$1900)$

ILLINOIS GUARANTEED LOAN PROGRAM

STUDENT ELIGIBILITY

To be eligible for an Illinois Guaranteed Student Loan, a student applicant must:

1. Be enrolled or accepted for enrollment in a participating school as at least a half-time student. If currently enrolled, the student must be in good standing and maintaining satisfactory progress as determined by the school.

If enrolled or accepted for enrollment in a vocational school, the student must be evaluated by means of an examination or other appropriate criteria. The student must also have shown ability to benefit from the training offered. Finally, while attending a vocational school the student must not be enrolled in either elementary or secondary school.

2. Be a citizen, a national, or a permanent resident of the United States.

3. Meet the Illinois residency requirements.

a. **Attending an Illinois School.** Any student attending an approved school located within the state of Illinois is considered a resident of the State of Illinois for the purposes of the Illinois Guaranteed Loan Program.

b. **Attending a Non-Illinois School.** A student may qualify for a loan if the student is a dependent student and the student's parents reside in Illinois. To qualify as a dependent during the 12 months preceding this application the student must have resided with, been claimed as a dependent for Federal Income Tax purposes by, or received in excess of \$750 from one or both parents.

Independent student — a student may qualify for a loan if the student is not a dependent student and the student has resided in the State of Illinois for at least six (6) consecutive months prior to the application and the student was not enrolled in postsecondary school during these six months. For example, a person who moves to Illinois, works for six consecutive months, and then attends any approved postsecondary school is eligible, as is an independent student who attends high school in Illinois and, upon graduation, attends any approved postsecondary school.

4. Not owe a refund or be in default on any federal programs covered under Title IV of the Higher Education Act of 1965, as amended. These programs include Basic Grants, Supplemental Grants, State Student Incentive Grants, and Guaranteed Student Loans.

LOAN AMOUNTS—EFFECTIVE 7-1-77*

* If the period of the loan begins on or after July 1, 1977, these maximums are in effect.

Undergraduate Students:

Full-time undergraduate students may borrow up to \$2500 per academic level, with a maximum of \$7,500 for their total undergraduate program.

Half-time undergraduate students may borrow up to \$1,250 per academic level.

Graduate Students:

Full-time and half-time graduate students may borrow up to \$5,000 per academic level.

Both undergraduate and graduate students who have borrowed the maximum for any one academic level must progress to the next academic level; i.e., sophomore, junior, senior, etc., before they are eligible for another loan. The total combined graduate and undergraduate maximum that one student may borrow is \$15,000. The minimum amount that can be loaned at any one time is \$150.

The amount a student is eligible to borrow may never exceed the student's total educational expenses minus the total amount of financial aid the student is awarded from other sources, such as federal, state, or privately supported scholarship, grant, work study, or loan programs. In all cases, LOAN AMOUNTS ARE AT THE DISCRETION OF THE LENDER, up to the program maximum.

FEDERAL INTEREST BENEFITS

On loans disbursed on or after November 1, 1978, the Federal Government will pay the 7% interest which accrues on the loan while the student is enrolled in school and during the nine month grace period.

REPAYMENT OF LOANS

Payments of no less than \$30 per month begin nine months after graduation or cessation of at least half-time study. The usual repayment period will be approximately 60 months (5 years); however, the maximum repayment period may extend to 120 months (10 years). Payments may be deferred for students entering the Armed Forces, Peace Corps, VISTA or returning to full-time study.

APPROVED SCHOOLS

Most accredited colleges, universities, schools of nursing, and technical schools, both public and private, located in the United States and some foreign countries are eligible. Correspondence or home study courses are not approved for the purposes of the Illinois Guaranteed Loan Program.

APPROVED LENDERS

A list of approved lenders is available upon request from the IGLP office. Most banks, savings and loan associations, and credit unions in Illinois are potentially eligible for approved status. Approved status in the program does not require the lender to honor every loan request submitted.

FEDERAL FINANCIAL AID PROGRAMS

BASIC EDUCATIONAL OPPORTUNITY GRANT PROGRAM (BEOG)

This federal program provides grants of up to \$1800 toward the educational expense of students attending approved colleges, universities, and vocational schools throughout the United States. These grants are based upon the financial need of the applicant and/or his family, and are renewable over four years of undergraduate study. During 1981-82, students who file a need analysis form, either a Financial Aid Form (FAF) or a Family Financial Statement (FFS), may indicate they would like to have their Basic Grant calculated by using that form. Or, a Basic Grant application may be obtained by writing to BEOG, P.O. Box W, Iowa City, Iowa 52240.

SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG)

This federal grant program can provide up to \$1500 per year for undergraduate students who have exceptional financial need. The program is sponsored by the federal government, but is administered by the Director of Financial Aid on each college campus. Students must file a campus financial aid application, and any other required documentation, in applying for this benefit. The cumulative SEOG Limit is \$4000. Students may not receive an SEOG more than the equivalent of 8 full-time semester or 12 full-time quarters.

COLLEGE WORK STUDY PROGRAM (CWSP)

Under this federal program, students may work on or off campus, and have their salaries paid through the campus financial aid office. The nature of the jobs will vary widely, with students able to work up to 20 hours per week during school terms, and up to 40 hours per week during semester breaks and summers. A campus financial aid application must be filed for this resource.

NATIONAL DIRECT STUDENT LOAN (NDSL)

Campus aid officers may lend needy students up to \$5000 over four years of undergraduate study, and up to a total of \$10,000 for undergraduate and graduate studies. These loans must be repaid on a monthly basis over a period of ten years following the completion of college studies. The interest rate on this program is currently 3%, and an application must be filed with the campus Director of Financial Aid.

Counselors are encouraged to duplicate any portion of this manual. Copies are also available from any office of the Illinois State Scholarship Commission.

QUICK REFERENCE GUIDE

SATISFACTORY ACADEMIC PROGRESS POLICY—

1. All eligible and participating colleges in the Monetary Award Program shall have on file each year with ISSC an updated statement of their tuition and mandatory fees refund policies. All eligible ISSC institutions must annually file with ISSC statements as to their definition of determining "satisfactory academic progress" that is being used for federal programs of student aid for enrolled students. Institutions not participating in federal student aid programs shall submit their own statements of defining "satisfactory academic progress" and shall be approved by staff if they are in substantial agreement with statements of other institutions. These statements must be on file at ISSC and used as eligibility standards for all ISSC award recipients for any ISSC award payments effective in 1981-82. ISSC auditors will verify the implementation of the institutional reported policies as a regular part of their on-campus audit procedures. Failure to regularly and systematically implement these policies can deny payments to students and/or be grounds for denying institutional eligibility in the ISSC programs.
2. The certification form signed by all colleges to receive payment shall include a statement indicating all students certified as eligible are not:
 - (a) in default of any National Defense Direct Student Loan(s) granted to the student by the institution he/she is currently attending;
 - (b) in debt to the institution for previously received Federal Basic Grant or Supplementary Educational Opportunity Grant dollars received in excess of the amounts their pattern of enrollment qualified them to receive.
3. ISSC award winners receiving Federal SSIG funds shall be required to refund any federal dollars due ISSC when their unreported gift aid exceeds their eligibility for such aid as determined and announced by ISSC. Failure to refund shall deny future benefits in federal student aid programs according to federal law.

ANSWERGRAM—

This term refers to a quick and personal means by which the Commission may respond to a student's inquiry. The Answergram is composed of a yellow cover and one or more lettered and titled pages with marked numbered items which provide answers to a student's specific questions.

APPEAL PROCESS—

SEE REVIEW / APPEAL PROCEDURES, PAGE 18.

APPLICATION DEADLINE—

The 1981-82 application deadline for first term is October 15, 1981. Second term/third quarter deadline is February 15, 1982. Should funding limitations develop, applications will be accepted by postmark date until funds are committed.

APPROVED / UNAPPROVED INSTITUTIONS—

If an unapproved institution (any institution not approved by the Commission) is selected by an applicant, he/she will be disqualified from Monetary Award consideration. Eligibility may be reinstated during the academic year for which he/she has applied by requesting a change in college choice to an approved institution prior to the term deadlines. (Note: Approved Institutions are listed on the application).

ATTENDANCE POLICY—

1. All participating and eligible institutions for ISSC Monetary Awards and Categorical Awards shall only certify as registered students for payment of ISSC awards those students who indicated by a specific institutional procedure their desire to attend the institution. The specific institutional procedure shall be reported to ISSC annually and cannot occur earlier than 45 days before the first day of classes of a given term and not later than 21 calendar days after the first day of classes. The institution would have the right to appeal a specific institutional procedure that extends beyond the 45 day requirement.
2. All ISSC award winners shall be required to formally withdraw from their institution of choice if they, for any reason, elect to or are asked not to be a student during any academic term for which they are registered.
3. All ISSC award winners who do not formally withdraw and yet cease to be a student by simply "dropping out" without formal notice during any term shall be reported by the institution, if the institution has determined such a withdrawal has occurred, to ISSC within 21 calendar days of the end of such term. An estimated date when formal withdrawal should have occurred shall be reported.

4. An institution shall not be required to take daily attendance but will certify for payment purposes according to the best enrollment data in their possession. They shall certify students in any given term according to the institution's refund policies which have been reported to the ISSC.
5. Students with ISSC awards and not formally withdrawing from any given term when such a procedure should have occurred according to the student's class attendance shall incur a penalty from ISSC. The penalty shall be:
 - (a) If an expected and not implemented formal withdrawal would have reduced the award payment the student otherwise has received, the ISSC shall encumber the student's record until the amount of overpayment is matched in dollar amount by the student in future enrollments at an ISSC approved institution.
 - (b) If an expected and not implemented formal withdrawal occurred after a date for which no award reduction would have occurred, the student shall be sent a warning letter and placed on probation for failure to comply with an ISSC policy. Two probations shall be grounds for suspension of further ISSC benefits for one calendar year.

AWARD AMOUNTS—

Awards are announced in annual amounts up to \$1900 and can be used only toward tuition and mandatory fees. (Mandatory fees are those fees charged to each full-time Illinois resident each year or term. The Commission cannot pay for application fees, laboratory breakage fees, room, board, books, etc.). Award levels of \$60 intervals for full time have been established for students whose demonstrated financial need is less than the maximum award. **Any unused portion of an announced Monetary Award may not be deferred to a subsequent academic year or another applicant.** Monetary Awards are divided into two semesterly or three quarterly term payments according to the September to June school year and are paid directly to the approved institution which certifies to the Commission that a student has registered for at least a half-time program (at least 6 hours).

BASIC GRANTS (BEOG)—

ISSC will calculate from financial data submitted on the Application Answer Form an assumed Basic Grant award. The award figure will be considered a potential resource and added to the calculated ISSC expected contribution figure before determining the value of the announced Monetary Award. The applicant will have the responsibility to apply for the Basic Grant.

CONFIDENTIALITY—

All applications and other submitted material are not subject to return to the family and/or the applicant but become the sole property of the Commission and are treated confidentially.

CITIZENSHIP—

To be eligible for a Monetary Award, the applicant must be a U.S. citizen, permanent resident of the U.S. or a parolee-refugee and submit a Monetary Award Application by the deadline for the year he/she plans to attend college. If he/she does not meet the above requirement, he/she will be reinstated in the program only after he/she gives the Commission the date and citizenship certificate number.

COLLEGE COST CHANGES
FOR 1981-82—

September 1, 1981, is the final day by which ISSC can implement any changes in the college costs for 1981-82 program. No exceptions can be made.

CONCURRENT
REGISTRATION—

For an institution that has concurrent registration opportunity for a student, the following policy will be in effect: (1) Student must indicate to ISSC his/her college of record. (2) Maximum amount paid per term for concurrent registration must be certified by ISSC college of record. The amount paid cannot exceed maximum term award for full-time or half-time students in regular attendance at the college of record or the actual eligible costs concurrently if the costs are less than the maximum term award. (3) Concurrent registration is limited to approved ISSC Illinois colleges. (4) The payment of the term award by ISSC (no. 2 above) will require the ISSC college of record to receive money on behalf of the other college and forward to the respective college its share of the award. Payment by the ISSC will **not** be made to two institutions. (5) The official transcript at the ISSC college of record where payment is made must indicate the credit hours enrolled by term at each institution **and** the total of all credit hours enrolled must be equal to or above the ISSC definition of a full-time or half-time student.

CORRESPONDENCE
COURSES—

The Commission does not pay for correspondence courses or proficiency courses taken by applicants.

EMERGENCY RECONSIDERATION—

The following conditions will be considered as basis for emergency consideration of 1981-82 applications:

- (1) Death of parent, guardian or spouse.
- (2) Permanent disability.
- (3) Unemployment—3 consecutive months.
- (4) Income reduction due to job change and/or re-classification of job.
- (5) Sibling consistency—If a sibling who is omitted from another sibling's application files his own application, a recalculation may be done.
- (6) Divorce/separation considered only if divorce/separation settlement is reached.
- (7) Dependent—will be re-evaluated with additional dependent.

ENTITLEMENT PERIOD—

A student is eligible to be considered for a Monetary Award until he/she has received ten semesters or fifteen quarters of award payments or its equivalent; has received or met the requirements to receive a baccalaureate degree; or the completion of 150 semester hours or 225 quarter hours of college level coursework, including all credits by means of advanced standing, special examination, or any other system of granting of credit. The student who desires to restore a term of entitlement after ISSC has made payment on his/her behalf, must reimburse the institution during the same term in which the ISSC payment was made, otherwise, the entitlement charged will remain: (Note 1: An institution may petition the Commission for any enrollment period less than a typical semester/quarter to qualify for a standard one-half entitlement use if payment is made). (Note 2: A student shall be allowed one additional term payment after exceeding the entitlement limit on credit hours earned to complete an undergraduate degree if he or she has not received 10 semesters or 15 quarters of ISSC payment.)

FAMILY FINANCIAL STATEMENT (FFS)—

This term refers to the application form and need analysis system of the American College Testing Program. For further information, write P.O. Box 1000, Iowa City, Iowa 52240.

FINANCIAL AID FORM (FAF)—

This term refers to the form used by College Scholarship Service. For further information write One American Plaza, Evanston, Illinois 60201.

FULL-TIME/HALF-TIME REQUIREMENT—

The Commission is limited, by law, to make payment for students who are enrolled for at least six hours of undergraduate study. A full-time student is one who is registered for 12 hours of credit or its equivalent. A half-time student is one who is registered for 6-11 hours of credit or its equivalent. **Equivalent academic load must be approved by ISSC in writing to the institution.**

GRADUATE PROGRAM—

Under law, the Commission may use funds only for undergraduate study of students who are at least half-time and have not earned any baccalaureate degree or its equivalent by September, 1981. (SEE ENTITLEMENT PERIOD)

INCOMPLETE APPLICATIONS—

Incomplete applications are placed in a pending status and are returned to the applicant for additional information, if time permits.

INTERIM TERM—

Monetary Awards are assigned for the normal school year (2 semesters or 3 quarters) with an opportunity of requesting financial assistance for summer enrollment if funds are available. An institution may petition the Commission for any enrollment period less than a typical semester/quarter to qualify for a standard one-half entitlement use if payment can be made. Students **must** enroll for at least 6 credit hours for that enrollment period.

LEAVES OF ABSENCE—

If a student reports registration for less than 6 hours or is not enrolled at any school during a term, the Commission will assign a leave of absence to the student. Reinstatement from a leave of absence can be obtained for any term of an academic year **as long as a Monetary Award Application was submitted for that year** and the reinstatement was requested by the proper term deadline when changing college of record. (SEE REPORTING CHANGES)

LEGAL RESIDENCE—

The address of the applicant's parent(s) at the time of application determines eligibility. At least one parent must reside within the State of Illinois. The applicant who qualifies as a self-supporting student must reside in the State of Illinois in some capacity other than as a college student for twelve consecutive months prior to September 1 of the year of the award for which an application is submitted. **For applicant seeking to file application by someone other than parent(s), please call ISSC.**

LOSS OF RESIDENCE—	If an applicant's parent(s) move out-of-state after the 1981-82 Monetary Award Application has been submitted, the Monetary Award for that year will not be affected by their move.
MARRIED APPLICANT—	Parental information from applicant's parents is only required when the test of reasonableness suggests that the applicant's resources reported and/or available are insufficient to meet basic living expenses.
MID-YEAR HIGH SCHOOL GRADUATION—	To be eligible for the 1981-82 academic year, a student who graduates from high school prior to the normal graduation date, and who plans to enter college immediately, is advised to submit an application prior to February 15, 1982.
NON-TRADITIONAL PROGRAM—	<p>An institution that desires to receive ISSC payment for courses/credit which does not require at least weekly scheduled faculty contact hours must meet all of the following requirements:</p> <ol style="list-style-type: none">(1) Instruction-student/faculty contact session must be scheduled at least two times per term excluding the final exam session for the term;(2) Examination or evaluation must be comparable to that used for the traditional course offering;(3) Credit from the non-traditional course(s) must be acceptable toward a degree or certificate program at the ISSC approved institution offering the course;(4) The course(s) must be developed through the regular institutional procedure for developing and approving courses; and(5) There must be a financial and a resource commitment by the institution and by the student. <p>Furthermore, no payment will be made by ISSC for any credit granted by examination or evaluation based upon any type of previous experience prior to enrollment.</p>
NOTIFICATION OF APPLICATION—	The 1981-82 application packet will include a Notification of Application Receipt Card. If the student wishes to be informed that the application was received by ISSC, he/she is to address and place a stamp on the card and include it with the completed application. The ISSC will then return the card to the student acknowledging receipt of the application. Incomplete cards or those received without appropriate postage will not be handled.
NOTIFICATION OF STATUS—	The form is designed to: (1) initially announce results of student's application processing; and (2) confirm changes in student's status such as college choice, and award changes. The Notification of Status which an applicant receives includes a white form (to be retained by the applicant), a blue form (to be used for reporting changes to the Commission) and the POLICIES AND REGULATIONS . (SEE POLICIES AND REGULATIONS)
OTHER GRANTS / SCHOLARSHIP AID—	The blue copy of the Notification of Status form should be used for reporting to the Commission other grant or scholarship aid that conflicts with the ISSC award—that is, also covers tuition or tuition and fees. Basic Grant amounts should be reported only if the actual Basic Grant is different from the ISSC calculation.
OUT-OF-DISTRICT CHARGES—	The maximum Monetary Award available to a student who attends a public community college is limited to the in-district tuition and mandatory fees. It is the student's responsibility to make arrangements to pay the additional costs he/she may incur as an out-of-district student; through the home district, high school, or personally. The student is advised to contact the in-district community college and/or local high school regarding application procedures and deadline dates.
OUT-OF-STATE AND / OR FOREIGN STUDY PROGRAM REQUIREMENTS—	<p>To be eligible for Monetary Award payment from the ISSC for out-of-state or foreign study, the student must meet the following requirements:</p> <ol style="list-style-type: none">(1) Be classified, by the approved Illinois institution, as an upperclass student (i.e., Sophomore, Junior, Senior) prior to the out-of-state and/or foreign study experience.(2) The out-of-state and/or foreign study experience must be in conjunction with the student's established educational program or curriculum at the approved Illinois institution.(3) Be enrolled as a full-time student according to the ISSC definitions and eligibility requirements.(4) The approved Illinois institution must maintain a registration record for the student which substantiates the institution's claim for funds from the ISSC on behalf of the student.(5) The approved Illinois institution must assess and accept tuition and fees at least equal to the tuition and fees paid by all students enrolled full time at the approved Illinois institution.

- (6) Course credits obtained through the out-of-state and/or foreign study program **must** be recorded on the official transcript of the approved Illinois institution. The credits obtained through the above programs must be considered as institutionally earned credit and **not** transfer credit.
- (7) All other requirements of a Monetary Award recipient must be met.

PAYMENT OF AWARD AMOUNTS—

Monetary Awards are divided into two semesterly or three quarterly term payments according to the regular school year and are paid directly to the approved institution which certifies to the Commission that a student has registered for at least a half-time program. If the college reports that the student has not registered, he/she will be placed on leave of absence. (SEE REPORTING CHANGES).

PAYMENT OF AWARD AMOUNTS COMMUNITY COLLEGES—

The maximum ISSC award available to a Monetary Award applicant who attends a public community college is limited to the in-district tuition and fees. Community college students who are presently receiving a full ISSC award are eligible for tuition and fee charges to a maximum of 19 hours per term. Monetary winners at public community colleges who are considered out-of-district students must apply through their local high school Board of Education for payment of out-of-district charges.

POLICY AND REGULATION SHEET—

This sheet outlines the student's responsibilities and obligations to the Commission. Failure to abide by the Policies and Regulations may result in loss of award eligibility. Each student receives the Policies and Regulations with his/her Notification of Status.

PROBATION (ACADEMIC / DISCIPLINARY)

The academic and disciplinary standards required of ISSC award recipients are determined by their institutions. An institution is permitted to recommend to the Commission that an award be suspended. This opportunity is available to the institution not only prior to the start of the academic year, but also during the year. A student whose award is suspended will remain ineligible until the institution recommends reinstatement. In all cases of award suspension and reinstatement, the ISSC award will be affected for the earliest possible term payment. (See dates in REPORTING CHANGES).

REFUND POLICY—

Institutional refund policies will continue to be honored by the ISSC except that students who pre-register and do not show up on campus or who go through college orientation but do not register for classes will not be eligible for any payment from the ISSC. Each institution must submit its refund policy to the ISSC prior to the beginning of each academic year.

RENEWAL PROCEDURES—

Application materials for a Monetary Award for 1981-82 may be obtained by mid-October, 1980 from college financial aid officers, community agencies, or high schools. Annual application is required.

REPORTING CHANGES—

The applicant is required to inform the Commission of any changes in college plans, name, or address and the acceptance of other scholarships or grants. Such changes must be reported on the blue copy of the Notification of Status form no later than the deadline dates given below. Students whose awards are announced by October 1, 1981 will have until October 15, 1981, to change their college choice for first term 1981-82. Students whose awards are announced after October 1, 1981, will have fifteen (15) days from the original announcement date to change a college choice for first term. Students whose awards are announced by February 1, 1982, will have until February 15, 1982, to change their college choice for second term 1981-82. Students whose awards are announced after February 1, 1982, will have fifteen (15) days from the original announcement date to change a college choice for second term.

The deadline dates are:

1st quarter/semester	October 15, 1981
2nd quarter/semester	February 15, 1982
3rd quarter	April 1, 1982

The Commission will verify information reported by the student only in cases of changes in college choice and/or in the ISSC award.

REVIEW / APPEAL PROCEDURE—

Applicants seeking a review of their application, an exception to policy, addition of new information and/or changes **should write** to the Review Dept. of the Student Grants Program Division. Acceptance or denial of the review or request for further information will be sent to the applicant within 45 days. A **review denial** may be appealed, also in written format, to the Director of the Student Grant Programs Division. Denied appeals are subject to Commission consideration and/or review.

SELF-SUPPORTING—	<p>To qualify as a self-supporting student, the applicant must meet the residency requirement and the conditions outlined below.</p> <p>A. Residency requirement: The applicant must have lived in Illinois at least 12 consecutive months in some capacity other than as a college student prior to September 1 of the year of the award for which an application is submitted.</p> <p>B. The applicant must not be claimed as a tax dependent by anyone other than applicant or applicant's spouse for either 1980 or 1981 or 1982 tax years; and must not live with either parent for more than six consecutive weeks nor receive financial assistance of more than \$750 during either 1980, 1981 or 1982 from either parent(s).</p>
SOCIAL SECURITY NUMBER—	<p>For data processing purposes, our payment records, and proper identification in student correspondence, the Commission must have the student's Social Security number. The student's Social Security number expedites the handling of any inquiry.</p>
STATE SCHOLAR DETERMINATION—	<p>The student's ACT examination sub-scores and high school rank-in-class at the end of six semesters are weighted according to specific formula.</p>
STATE SCHOLAR QUALIFICATIONS—	<p>To be considered as a State Scholar the student must enter the ISSC Code number 1047 on the ACT registration form and take the ACT Examination on one of the three acceptable test dates (February 14, 1981, March 28, 1981 and June 13, 1981). The student must be a U.S. Citizen, Illinois resident, and graduate from high school by September 1982.</p>
STATE SCHOLAR RECOGNITION, 1982-83—	<p>Each State Scholar receives a Certificate of Merit; however, he/she must submit a Monetary Award Application if he/she wishes to be considered for a Monetary Award of up to \$1900 to be used toward tuition and fees for at least half-time undergraduate study at one of the 200 ISSC approved public or private colleges and hospital schools of nursing in Illinois.</p>
SUBMITTING MORE THAN ONE APPLICATION—	<p>The Commission will process only the first application submitted for the 1981-82 program. Any subsequent applications will be disqualified. Any changes/corrections in the applicant's circumstances should be submitted in a letter or on the blue copy of the Notification of Status form.</p>
SUMMER TERM, 1982—	<p>Decision will be made in early 1982 as to availability of funds for summer 1982. Instructions will be distributed to the public at that time.</p>
TWO INSTITUTIONS TO BE ATTENDED—	<p>See Concurrent Registration.</p>
UNMET COST—	<p>The ISSC calculated Unmet Cost is an advisory figure to assist other aid administrators. Financial Aid Officers use this figure, and other data available to them to attempt to provide a meaningful financial aid package to individual students.</p>
UNIFORM METHODOLOGY—	<p>The student's Notification of Status form will have listed an expected parental contribution figure as determined by the Uniform Methodology. Also included will be an expectation figure as determined by ISSC needs analysis (on which the ISSC award is determined), a Basic Educational Opportunity (BEOG) estimated award, and the unmet cost figure. The figure resulting from the Uniform Methodology may be used by the institution to grant Federal and/or institutional funds to the student. If so, the student may not have to complete any forms other than ISSC and BEOG.</p>

APPENDIX

HISTORICAL SUMMARY

Milestones

February, 1957	The Higher Education Commission proposed a state-wide scholarship plan.
June, 1957	State Scholarship Program was enacted and Scholarship Commission authorized to develop and administer program.
September, 1958	First class of State Scholarship winners entered college.
August, 1965	State Guaranteed Loan Program enacted and placed under the Scholarship Commission for administration.
August, 1967	A non-competitive Grant Program was extended to all four undergraduate class levels.
August, 1969	Legislation approved which required the Commission to make payments for tuition awards for veterans at public junior colleges. A co-insurance agreement was signed with the U.S. Office of Education, which permits a minimum of 80% of the principal of defaulted loans to be paid by the Federal Government.
May, 1971	Office of Informational Services opened in Chicago to develop and implement a means to better communicate financial aid opportunities to all publics. Contacts with minority/poverty communities through non-school community agencies and workers were highlighted.
August, 1972	Full tuition and fees benefits extended to dependents (spouse and children) of military personnel of the Indochina conflict who were prisoners of war or missing in action; student to student volunteer funds for student aid at Illinois public senior institutions matched by funds appropriated to the Commission; bilingual grants/scholarships for applicants to receive tuition and fee assistance when English is not the primary language; tuition and fee assistance to children of policemen and firemen killed in the line of duty. Student loan revolving fund terminated.
November, 1972	Repayment periods of guaranteed loans extended by lender discretion to a maximum of ten years.
March, 1973	New loan maximums of \$2,500 per year authorized for all applicants except freshmen and sophomores. Minimum loan reduced to \$150. Determination of student eligibility for federal interest subsidy ceased to be made on the basis of the applicant's adjusted family income being less than \$15,000. New procedures require an assessment of family financial strength using one of several federally sanctioned systems of need analysis. The resultant computed expected family financial support is compared to the borrower's net educational costs to determine the extent of eligibility for interest subsidy.
August, 1973	Maximum Monetary Award was raised from \$1200 to \$1300. Full tuition and fees benefits extended to dependents, spouse and children of Illinois Military personnel who were killed or received 90% permanent disability (service-connected after January 1, 1960). Guaranteed Loan Program permitted to guarantee loans to any full-time student attending an approved Illinois institution.
August, 1974	Maximum Monetary Award was raised from \$1300 to \$1350. Benefits extended to applicants carrying a minimum of 6 hours per term. Entitlement extended to a fifth year of undergraduate study.
September, 1975	Authorization for Monetary Award to be raised to a maximum of up to \$1500. Transfer funding of Illinois Military Scholarships to the Illinois Veterans Commission.
September, 1976	Tuition and certain fee benefits extended to all National Guard, Naval Militia at Public supported institutions.
October, 1976	Authorization for Monetary Award to be raised to a maximum of up to \$1550.
August, 1977	Authorized to establish Illinois Designated Account Purchase Program (IDAPP).
November, 1978	Federal interest benefits, extended to all guaranteed student loan recipients.
July, 1979	Authorization for Monetary Award to be raised to a maximum of up to \$1800.
October, 1979	Academic Scholarship Program enacted providing 2,000 renewable non-need based awards of \$1,000 each for full-time enrollment at ISSC approved Illinois institutions of higher education. First awards given in Fall, 1980.
July, 1980	Authorization for Monetary Award to be raised to a maximum of up to \$1900. Bilingual Program not funded.

Maximum Monetary Award

Award Year	Maximum Award—Not to Exceed
1958-59 to 1963-64	\$ 600.00 or tuition and mandatory fees
1964-65 to 1965-66	750.00 or tuition and mandatory fees
1966-67 to 1967-68	1,000.00 or tuition and mandatory fees
1968-69	1,100.00 or tuition and mandatory fees
1969-70 to 1972-73	1,200.00 or tuition and mandatory fees
1973-74	1,300.00 or tuition and mandatory fees
1974-75	1,350.00 or tuition and mandatory fees (half-time \$675)
1975-77	1,500.00 or tuition and mandatory fees (half-time \$750)
1977-78	1,550.00 or tuition and mandatory fees (half-time \$775)
1978-79	1,650.00 or tuition and mandatory fees (half-time \$825)
1979-80	1,800.00 or tuition and mandatory fees (half-time \$900)
1980-81	1,900.00 or tuition and mandatory fees (half-time \$950)

ILLINOIS STATE SCHOLAR PROGRAM

The Illinois State Scholar Program publicly and personally identifies high school seniors who possess superior academic potential. Each student named a State Scholar receives a Certificate of Merit from the Illinois State Scholarship Commission and statewide recognition from the various news media in the state. The names of the State Scholars are given by the Commission to the colleges and universities in Illinois who often actively seek the State Scholar for admission.

How an Applicant Becomes a State Scholar—The Competitive Selection Process

During the spring or summer prior to the high school senior year, the prospective Scholar takes the required examination, currently the American College Testing Program examination. The applicant must designate the Illinois State Scholarship Commission (Code #1047) as a recipient of the scores. A minimum weighted test score (*currently English standard score x 4; mathematics standard score x 3; social studies standard score x 3; and natural sciences standard score x 2*) is established for those for whom an end of junior year rank in high school is requested. For the past seven years, rank-in-class has been requested from high schools for those students who had weighted test scores of 270 to 290 or higher. The rank-in-class and size of class are converted to a rank standard score to convert rank to make it roughly equivalent to high school grade average. Standard score rank-in-class is multiplied by a weighting of six and added to weighted test score. The sum of this addition is weighted selection score and the students with the highest weighted selection scores are named as State Scholars.

Selection score information for the State Scholars from the past nine years is shown below:

Award Year	No. of State Scholars	Weighted Selection Score	Mean Selection Score	Mean ACT Composite Score	Mean Weighted Test Score	Mean Rank Standard Score	Mean Percentile Rank
1968-69	16,963	395-up	452	26.7	319.4	22.1	90.51
1969-70	16,019	419-up	465	27.4	328.8	22.7	92.32
1970-71	16,526	424-up	465	27.4	328.7	22.8	92.62
1971-72	16,517	420-up	462	27.2	326.0	22.7	92.32
1972-73	16,215	418-up	462	27.1	325.0	22.9	92.93
1973-74	15,184	416-up	460	26.9	323.0	22.9	93.93
1974-75	15,435	416-up	462	27.5	324.9	22.9	92.93
1975-76	15,185	407-up	456	27.1	318.7	22.9	92.93
1976-77	14,338	412-up	457	26.8	321.4	22.6	92.02
1977-78	10,058	415-up	461	26.7	320.6	23.4	94.12
1978-79	10,175	415-up	456	26.3	315.6	23.4	94.12
1979-80	9,862	415-up	464	26.9	323.4	23.5	94.35
1980-81	10,013	415-up	461	26.7	320.0	23.5	94.35

Conversion Table: Percentile Rank to Standard Score Rank: 30 (99.75 to 99.99), 29 (99.53 to 99.74), 28 (99.19 to 99.52), 27 (98.62 to 99.18), 26 (97.79 to 98.61), 25 (96.41 to 97.78), 24 (94.53 to 96.40), 23 (91.93 to 94.52), 22 (88.50 to 91.92), 21 (84.14 to 88.49), 20 (78.82 to 84.13), 19 (72.58 to 78.81), 18 (65.56 to 72.57), 17 (57.93 to 65.55), and 16 (50.00 to 57.92).

Selection Criteria for State Scholars

1958-59 to 1963-64: test scores only
1964-65 to present: test scores and high school record

Time of Required Examination for State Scholar Applicants

1958-59 to 1966-67: early in senior year
1967-68 to present: late in junior year

ILLINOIS STATE SCHOLARSHIP COMMISSION

Parental/Independent Applicant Income Ranges
1979-1980 Announced Winners—Maximum and Partial Awards
by Sector

Income Ranges (Dollars)	All Public Institutions Independent Applicants				All Private Institutions Independent Applicants				All Applicants				Dependent Applicants				All Applicants			
	No.	Wnr	No.	%	No.	Wnr	No.	%	No.	Wnr	No.	%	No.	Wnr	No.	%	No.	Wnr	No.	%
	Appl	Needy	Appl	Needy	Appl	Needy	Appl	Needy	Appl	Needy	Appl	Needy	Appl	Needy	Appl	Needy	Appl	Needy	Appl	Needy
\$ 0-1,999	12,249	12,602	558	97.2	12,807	13,173	5,045	97.2	5,087	99.2	195	99.0	197	99.0	5,240	5,284	5,240	99.2	5,284	99.2
2,000-3,999	7,818	7,948	888	98.4	8,706	8,853	3,228	98.3	3,248	99.4	382	99.2	385	99.2	3,610	3,633	3,610	99.4	3,633	99.4
4,000-5,999	3,659	3,766	1,926	97.2	5,585	5,747	1,677	97.2	1,683	99.6	867	99.0	876	99.0	2,544	2,559	2,544	99.4	2,559	99.4
6,000-7,999	2,330	2,402	4,334	97.0	6,664	6,929	1,232	96.2	1,236	99.7	2,086	98.6	2,115	98.6	3,318	3,351	3,318	99.0	3,351	99.0
8,000-9,999	1,774	1,853	3,601	95.7	5,375	5,638	1,082	95.3	1,082	100.0	2,062	97.8	2,108	97.8	3,144	3,190	3,144	98.6	3,190	98.6
10,000-11,999	1,242	1,314	3,577	94.5	4,819	5,161	837	93.4	842	99.4	2,110	97.7	2,159	97.7	2,947	3,001	2,947	98.2	3,001	98.2
12,000-13,999	953	1,020	3,314	93.4	4,267	4,689	721	91.0	727	99.2	2,186	96.7	2,260	96.7	2,907	2,987	2,907	97.3	2,987	97.3
14,000-15,999	733	834	3,640	87.9	4,373	5,013	564	87.2	576	97.9	2,426	96.3	2,518	96.3	2,990	3,094	2,990	96.6	3,094	96.6
16,000-17,999	515	649	3,369	79.4	3,884	4,923	468	78.9	482	97.1	2,660	94.6	2,811	94.6	3,128	3,293	3,128	95.0	3,293	95.0
18,000-19,999	304	511	2,863	59.5	3,167	4,832	358	65.5	377	95.0	2,824	92.7	3,047	92.7	3,182	3,424	3,182	92.9	3,424	92.9
20,000-21,999	145	353	1,685	41.1	2,359	4,409	287	53.5	321	89.4	2,703	89.6	3,017	89.6	2,990	3,338	2,990	89.6	3,338	89.6
22,000-23,999	64	258	1,246	24.8	1,749	3,962	199	44.1	245	81.2	2,513	85.7	2,932	85.7	2,712	3,177	2,712	85.4	3,177	85.4
24,000-25,999	32	47	860	21.8	1,278	3,241	146	39.4	182	80.2	2,115	80.6	2,624	80.6	2,261	2,806	2,261	80.6	2,806	80.6
26,000-27,999	10	96	518	10.4	870	2,514	95	34.6	137	69.3	1,702	76.3	2,230	76.3	1,797	2,367	1,797	75.9	2,367	75.9
28,000-29,999	6	64	518	9.4	524	1,830	44	28.6	85	51.8	1,286	70.8	1,816	70.8	1,330	1,901	1,330	70.0	1,901	70.0
30,000-Up	7	76	696	9.2	703	4,365	61	16.1	164	37.2	2,946	57.4	5,135	57.4	3,007	5,299	3,007	56.7	5,299	56.7
TOTALS	31,841	33,893	35,289	94.0	67,130	85,279	16,044	78.7	16,474	97.4	31,063	85.7	36,230	85.7	47,107	52,704	47,107	89.4	52,704	89.4
Mean Incomes																				
Mean Incomes																				
No Need Cases		\$15,399				\$25,079				\$24,168			\$32,541						\$31,770	
Award Winners		5,091				10,551				7,074			19,906						15,461	
All Applicants		5,711				13,709				7,450			21,392						16,889	

1980-81 College Costs as of August 1, 1980

Student Self-Help Figure = \$950/\$600

Student Self-Help Figure = \$1200/\$600 Applications loaded after 7/21/80

COLLEGE	Tuition	Total Tuition & Fees	Full-Time Max. Term Payment	Total College Budget
094 Aero Space Inst.	1320	1320	660	3235
093 American Cons. of Music	2452	2452	950	5377
068 Art Inst. of Chicago	3392	3544	950	6469
001 Augustana College	3540	3630	633	6555
300 Augustana Hospital	2000	2083	950	5008
002 Aurora College	3384	3384	633	6358
003 Barat College	3650	3650	950	6655
004 Belleville Area College	512	512	256	3397
381 Billings Hosp Resp. Ther.	400	450	150	3375
005 Blackburn College	2350	2670	950	5595
103 Black Hawk College	736	784	392	3709
104 Black Hawk East College	736	784	392	3709
301 Blessing Hospital	1035	1035	517.50	4180
375 Bloomington/Normal X-Ray	150	150	75	3075
006 Bradley University	3626	3629	950	6551
138 Brisk Rabbinical	1600	1600	800	4775
106 Carl Sandburg Junior College	468	516	172	3441
380 Carle Fnd-Sch. Med. Tech.	234	234	117	3275
086 Central YMCA Com. College	2240	2320	950	5245
CHICAGO CITY COLLEGES				
113 Chicago City-Wide	544	544	272	3469
110 Harry S. Truman	544	544	272	3469
116 Kennedy King	544	544	272	3469
114 Loop	544	544	272	3469
112 Malcolm X	544	544	272	3469
115 Olive-Harvey	544	544	272	3469
111 Richard J. Daley	544	544	272	3469
117 Wilbur Wright	544	544	272	3469
219 Chicago Col. of Osteopathic Med.	5175	5175	633	8100
119 Chgo. Conservatory College	1905	1905	950	4830
215 Chgo. Med. Sch/Univ. Hlth. Sc.	3750	3606.90	633	6532
010 Chicago State University	606	704	352	3629
032 College of DuPage	672	672	224	3597
074 College of Lake County	544	560	280	3485
057 College of St. Francis	2870	2930	950	5855
090 Columbia College	2500	2528	950	5078
011 Concordia Teachers College	2400	2445	633	5370
379 Cook County Hospital Radiologic Technical	250	250	125	3175
012 Danville Junior College	464	464	232	3389
305 Decatur Memorial Hospital	1650	1660	830	4585
398 Decatur Mem Hosp Sci Rad Tec	133.34	133.34	66.67	3125
134 DeLourdes College	960	960	480	3885
013 DePaul University	3120	3135	633	6763
014 Eastern Illinois University	606	865.30	432.65	3790
015 Elgin	384	414	207	3339
016 Elmhurst College—DAY	3138	3228	950	6203
142 Elmhurst College—EVE.	2560	2560	950	5485
148 Elmhurst College Mgmt. Prog.	3168	3168	950	6093
151 Elmhurst Coll/Uptown Com. Prog.	3200	3200	950	6125
017 Eureka College	2958.75	2958.75	950	5954
306 Evangelical Hospital	2450	2542	950	5467
326 Evanston Hospital	2614	2614	950	5777
391 Evanston Hosp Nuclear Medicine	150	150	75	3075

COLLEGE	Tuition	Total Tuition & Fees	Full-Time Max. Term Payment	Total College Budget
071 Felician College	1340	1400	700	4325
225 Forest Inst/Prof. Psych	3600	3600	950	6525
018 George Williams College	3787	3787	633	6712
129 Governor's State University	606	636	318	3561
308 Graham Hospital	1455	1455	727.50	4814
019 Greenville College	3366	3366	950	6291
098 Hebrew Theological College	1300	1335	667.50	4360
084 Highland Community College	480	512	256	3437
058 Illinois Benedictine College	3238	3328	950	6303
056 Illinois Central College	384	384	192	3309
020 Illinois College	2550	2550	950	5475
213 Illinois College of Optometry	4350	4398	633	7619
218 Illinois College of Podiatric Med.	5200	5200	950	8125
ILLINOIS EASTERN JR. COLLEGES				
147 Frontier Com. College	96	96	32	3021
126 Lincoln Trail College	135	135	45	3060
108 Olney Central College	135	135	45	3060
082 Wabash Valley College	135	135	45	306
021 Illinois Institute of Technology	4290	4290	950	7415
214 IIT Chgo. Kent College of Law	3744	3744	950	6669
327 Illinois Masonic Med. Center	1600	1600	800	4525
022 Illinois State University	596	871.50	435.75	3891
028 Illinois Valley Community College	320	350	175	3275
023 Illinois Wesleyan University	4380	4432	950	7457
149 Industrial Eng. Col. of Chgo.	1584	1584	792	4509
122 John A. Logan College	320	320	160	3245
140 John Wood Community College	384	384	192	3309
024 Joliet Junior College	416	442	221	3367
083 Judson College	4224	4644	633	8314
037 Kankakee Community College	384	418	209	3343
008 Kaskaskia Junior College	320	352	176	3277
025 Kendall College-Day Division	2900	2930	950	6013
143 Kendall College-Evening Div.	1920	1935	950	4860
009 Kishwaukee College	448	506	253	3431
026 Knox College	4851	4925	633	7861
027 Lake Forest College	5240	5355	950	8320
105 Lake Land College	528	588	196	3513
328 Lakeview Medical Center	1450	1550	775	4475
029 Lewis University	3360	3480	950	6455
131 Lewis & Clark Community Col.	448	472	236	3397
091 Lincoln Christian College	1958	1958	950	4583
030 Lincoln College	3500	3560	950	6485
118 Lincoln Land Junior College	384	397	198.50	3322
336 Little Co. of Mary	1798	1798	899	4727
031 Loyola University-Lake Shore Campus	3380	3421	950	6851
137 Loyola University-Water Towers Campus	3380	3421	950	6851
125 Loyola University-Dental Asst. Prog.	1920	2022	633	4947
124 Loyola University-Dental Hygiene	3500	3602	950	6527
097 Loyola University-Niles College	3380	3437	950	6362
207 Loyola University Sch. of Dentistry	6430	6352	633	9457

1980-81 College Costs as of August 1, 1980

Student Self-Help Figure = \$950/\$600

Student Self-Help Figure = \$1200/\$600 Applications loaded after 7/21/80

COLLEGE	Tuition	Total Tuition & Fees	Full-Time Max. Term Payment	Total College Budget
208 Loyola University School of Law	3780	3821	950	6746
209 Loyola University School of Med.	6980	7038.50	633	9964
329 Lutheran Gen. & Deaconess Hosp.	1815	1850	616	4775
384 Lutheran Gen. & Deaconess Med. Tech.	500	510	255	3435
330 Lutheran Hospital	1850	2030	950	4955
378 Lutheran Hosp. Rad. Tech.	256	332	166	3257
092 MacCormac Junior College	2700	2700	633	5625
034 MacMurray College	3550	3710	950	6635
072 Mallinckrodt College	1760	1780	890	4705
120 McHenry County College	544	544	272	3469
033 McKendree College	3200	3200	950	6125
393 Memorial Med. Ctr. Radio Tech.	200	264	132	3189
331 Mennonite Hospital	2260	2442	950	5367
312 Methodist Hosp. of Central IL	620	840	420	3765
396 M.G.H. Sch. Resp. Ther	700	710.50	355.25	3636
332 Michael Reese Hospital	3800	3885	950	6851
139 Midwest College of Eng.	3360	3360	633	6285
036 Millikin University	3925	3973	950	6898
313 Moline Public Hospital	1012	1535	506	4460
038 Monmouth College	3675	3930	633	6855
121 Moraine Valley Com. College	576	576	288	3501
145 Morrison Institute of Tech	1790	1820	910	4745
040 Morton Junior College	480	480	240	3405
389 Mt. Sinai Medical Ctr. Cytotech.	500	500	250	3425
042 Mundelein College	2955	2955	633	5920
200 Nat'l College of Chiropractic	3200	3200	950	6125
043 Nat'l Coll. of Educ.-Evanston	4245	4245	633	7540
089 Nat's Coll. of Educ. Urban Campus	3450	3450	950	6375
044 North Central College	3729	3804	633	6754
046 North Park College	3742	3742	633	6667
079 Northwestern IL University	606	740	370	3665
045 Northern IL Univeristy	596	900.90	450.45	3826
048 Northwestern University-Evanston	5985	5985	633	9830
135 Northwestern Dental Hygiene	4935	4935	633	8810
210 Northwestern Dental School	8400	9000	633	12,875
136 Northwestern-Evening Division	2720	2720	950	5645
211 Northwestern Medical School	7755	7755	633	11,380
390 Northwestern Med Schl Phys. Ther.	4410	4419	633	7594
212 Northwestern Med. Tech.	2250	2250	750	5725
222 Northwestern Prog. Nrsng.	5985	5985	633	9085
386 Northwestern Med. Resp. Therapy	2250	2250	633	5775
130 Oakton Com. College	384	405	202.50	3330
049 Olivet Nazarene College	2440	2576	950	5501
107 Parkland College	512	544	272	3469
050 Parks College of Aero. Tech	2560	2560	950	7490
314 Passavant Mem. Area Hosp.	1850	1860	930	4785
073 Prairie State College	560	576	288	3501
051 Principic College	4239	4302	633	7777
217 Pritzker School of Med.	4035	4035	633	6960
052 Quincy College	3200	3248	950	6173
315 Ravenswood Hosp Med. Ctr.	1820	1820	910	4520

COLLEGE	Tuition	Total Tuition & Fees	Full-Time Max. Term Payment	Total College Budget
397 Ravenswood Hosp. Med. Ctr. Schl. of Rad. Tech	250	250	125	3175
041 Rend Lake College	384	416	208	3341
133 Richland Community College	480	495	247.50	3420
007 Robert Morris College	2937	2937	633	6042
383 Rock Island Franciscan Hosp Rad Tec	75	75	37.50	3190
053 Rockford College	3490	3590	950	6515
316 Rockford Memorial Hospital	1133	1143	555	4068
392 Rockford Memorial Radiologic Tech.	150	150	75	3075
085 Rock Valley College	480	512	256	3437
054 Roosevelt University	3312	3344	950	6269
055 Rosary College	3400	3440	950	6515
335 Rush College of Nursing	3300	3310	633	6235
216 Rush Medical College	6399	6409	633	9334
317 St. Anne's Hospital	1800	1800	600	4725
385 St. Anne's Hos Schl of Rad Tech.	225	225	112.50	3150
318 St. Anthony's Hosp-Rockford	1253	1253	626.50	4245
320 St. Francis Hospital-Evanston	2510.50	2510.50	950	5435
321 St. Francis Hospital-Peoria	1100	1192	596	4117
395 St. Francis Hosp/Schl of Rad. Tech.	200	200	100	3125
322 St. John's Hospital	1800	1850	925	4775
377 St. John's Hosp. Med. Tech.	267	475	171	3400
399 St. John's Hosp/Sch of Hist. Tech.	400	630	215	3555
382 St. John's Hosp/Sch Resp. Ther.	1210.50	1633.50	816.75	4559
333 St. Joseph Hospital	1600	1650	825	4575
323 St. Mary Nazareth	2784	2784	950	5709
388 St. Mary Nazareth Rad. School	150	150	75	3075
069 St. Xavier College	3456	3486	950	6713
127 Sangamon State University	596	632	316	3557
088 Sauk Valley College	640	640	320	3565
075 Shawnee Community College	320	320	160	3245
101 Sherwood Music school	1600	1600	800	4525
059 Shimer College	3200	3500	950	6975
324 South Chicago Com. Hosp.	1515	1515	807.50	4540
394 South Chicago Com. Hosp. Rad. Tech.	300	300	150	3225
078 Southeastern IL College	320	320	160	3245
060 Southern IL Univ.-Carbondale	622	937.60	468.80	3863
070 Southern IL Univ.-Edwardsville	615	860.85	286.95	3786
220 Southern IL Univ.-Edward.-Dent.	969	1180.50	393.50	4106
132 Spertus College of Judaica	2700	2710	633	5635
077 Spoon River College	320	363.20	181.60	3289
061 Springfield College in Illinois	2500	2530	950	5455
128 State Community College	240	246	82	3171
144 Telshe Yeshiva-Chicago Branch	2500	2570	633	5495
063 Thornton Community College	640	664	332	3589
076 Trinity Christian College	2950	2950	950	5875
081 Trinity College	3410	3460	950	6385
047 Triton College	480	500	250	3425
062 University of Chicago	5100	5115	633	9044
064 Univ of IL-Chicago Circle	681	954	318	3879
065 Univ. of IL-Urbana (Champ.)	682	985	492.50	4086
201 Univ. of IL College of Dentistry	1116	1557	519	4874
202 Univ. of IL College of Medicine	1551	1992	633	5309
203 Univ. of IL College of Nursing	681	1122	374	4439
204 Univ. of IL College of Pharmacy	681	1122	374	4439
221 Univ. of IL College of Vet. Med.	924	1227	613.50	4328
123 Univ. of IL Dentistry Asst. Prog.	681	1122	374	4439
387 Univ. of IL Hospital Rad.	300	300	150	3225
205 Univ. of IL Assoc. Health Prof.	681	1122	374	4439
206 Univ. of IL Assoc. Health Prof./Urbana	682	1123	561.50	4440
223 Univ. of IL Col/Nursing—Rockford	682	1123	561.50	4440
224 Univ. of IL Col/Nursing—Urbana	682	1123	561.50	4440
102 Vandercook College of Music	2240	2600	950	5525
096 Waubensee Com. College	312	332	166	3257
302 Wesley/Passavant Mem. Hosp.	1820	1920	950	4845
334 West Suburban Hospital	2100	2100	950	5025
066 Western IL University	606	850.50	425.25	3776
067 Wheaton College	3534	3534	633	6715
087 Wm. Rainey Harper College	608	608	304	3533

ILLINOIS STATE SCHOLARSHIP COMMISSION

COMPARATIVE STUDY—ALL ANNOUNCED MONETARY AWARD WINNERS

1979-80 AWARD YEAR AND ALL 1980-81 AWARD YEAR ANNOUNCED BY 7/22/80
TAX DEPENDENT CASES ONLY (DOES NOT INCLUDE MARRIED, ORPHANS, WARDS
OF STATE, PUBLIC AID FAMILIES OR OTHER SELF-SUPPORTING STUDENTS)

Variables 1) Income Ranges 2) Number of Cases
3) Total Expected Contribution From Parents Income and Assets (EFCT)
4) Mean EFCT's By Income Levels

Income Range	No. of Cases		Percentage of Cases				Mean EFCT	
	79-80	80-81	79-80 Cum.		80-81 Cum.		79-80	80-81
0- 3999	1621	607	2.68	2.68	1.23	1.23	69	53
4000- 5999	1712	779	2.83	5.51	1.57	2.80	126	121
6000- 7999	3620	1974	5.99	11.50	3.99	6.79	187	192
8000- 9999	7305	3944	12.10	23.60	7.97	14.76	318	322
10000-11999	5548	3544	9.19	32.79	7.16	21.92	445	429
12000-13999	5337	3587	8.84	41.63	7.25	29.17	685	610
14000-15999	4864	3540	8.05	49.68	7.16	36.33	967	855
16000-17999	4632	3414	7.67	57.35	6.90	43.23	1246	1145
18000-19999	4374	3438	7.24	64.59	6.95	50.18	1539	1391
20000-21999	3987	3413	6.60	71.19	6.90	57.08	1812	1680
22000-23999	3617	3487	5.99	77.18	7.05	64.13	2126	1924
24000-25999	3249	3299	5.38	82.56	6.67	70.80	2432	2194
26000-27999	2600	2987	4.30	86.86	6.04	76.84	2731	2446
28000-29999	2214	2654	3.67	90.53	5.37	82.21	2816	2666
30000-31999	1676	2207	2.78	93.31	4.46	86.67	2958	2780
32000-33999	1254	1875	2.08	95.39	3.79	90.46	3109	2922
34000-35999	839	1407	1.39	96.78	2.84	93.30	3263	3066
36000-37999	601	976	1.00	97.78	1.97	95.27	3442	3192
38000-39999	429	728	.71	98.49	1.47	96.74	3485	3363
40000-up	916	1608	1.52	100.01	3.25	99.99	4113	3803
All	60395	49468	100.01		99.99		1353	1594*

*Higher than end of year data will indicate when needier applicants will apply—is also higher because of the increase of \$30,000-up families indicating financial need.

NOTES

NOTES



ILLINOIS STATE SCHOLARSHIP COMMISSION

102 Wilmot Road

Deerfield, Illinois 60015

312-948-8550

Effective

NOTIFICATION OF STATUS 1980-81 ACADEMIC YEAR

PART A

PART B

--	--

PART C EXPLANATIONS OF ALL CODED INFORMATION ON REVERSE SIDE

PART D

DATE	T	PR	BG	RESULTS		OTHER GIFT AID	UNIFORM METHODOLOGY FAMILY CONTRIBUTION	ISSC	
				FULL-TIME	HALF-TIME			EFCT	UNMET COST
				Annual					
				Term					
*									

IMPORTANT!
READ CAREFULLY

Dear Student:

This Notification of Status report announces the results of processing your 1980-81 Monetary Award Application. Two very important documents are enclosed along with this white copy which represents your official Notification of Status for 1980-81. The **BLUE** copy of this report is to be returned to the Commission by you **ONLY** if you wish to submit **changes** in the information reported on the form. (DO NOT SUBMIT A SECOND ANSWER FORM.) The **GREEN** copy of this report is a Policies and Regulations document. It is your responsibility to comply with all policies, regulations, term deadline dates, etc. contained in the Policies and Regulations document. Failure to abide by the Policies and Regulations could result in a cancellation of your award.

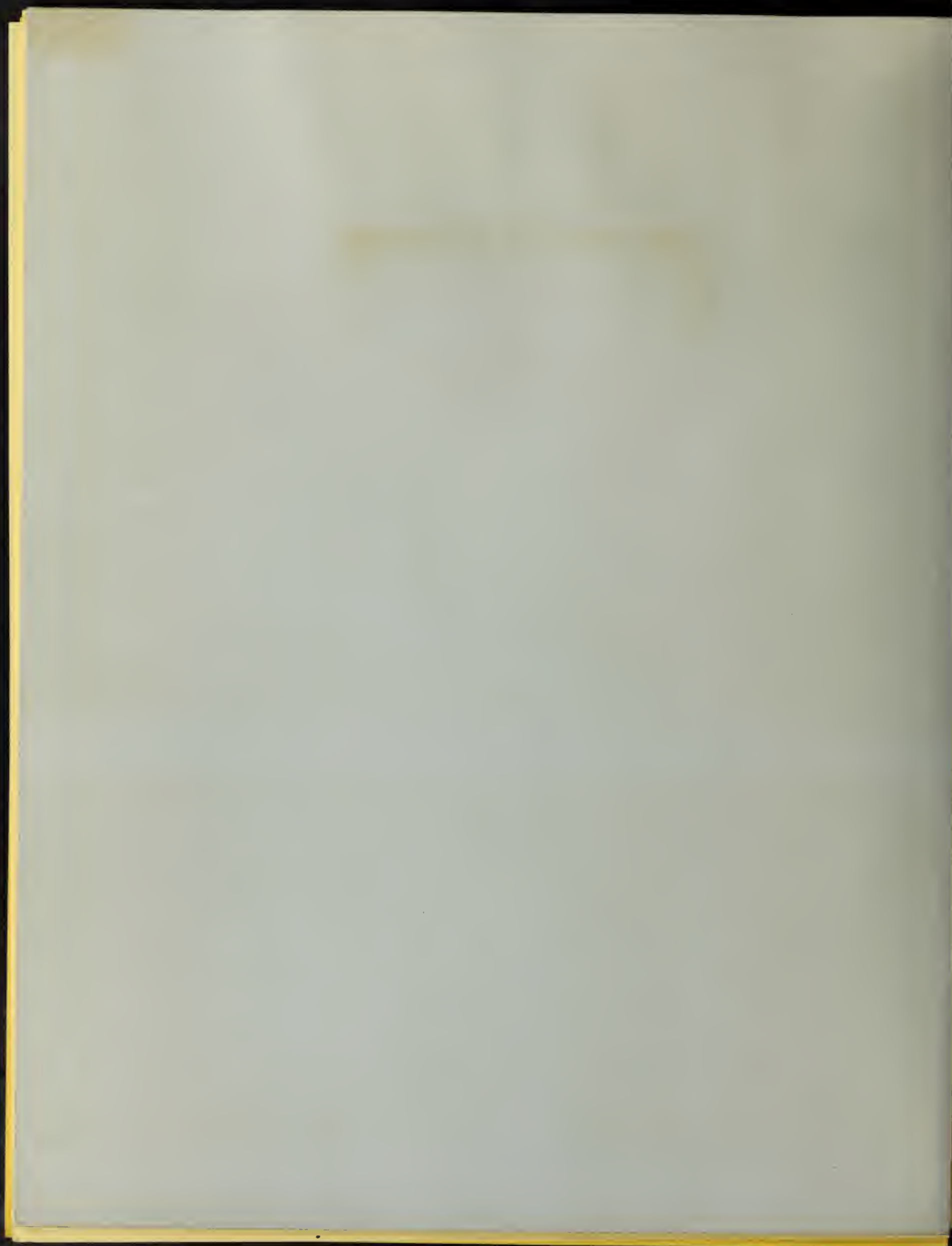
The current status, as described in Parts A, B, C, and D above, is as of the date indicated in Part C and will remain in effect until you report a change in information or you receive a new Notification of Status report with a later date. **THIS REPORT SUPERCEDES ANY PREVIOUS REPORTS SENT TO YOU.**

Information contained in Parts A, B, C, and D above are as follows:

- PART A — Applicant's name, address, and Social Security Number.
- PART B — Applicant's college choice at which award is effective.
- PART C —
 - DATE — Current information was processed.
 - T — Type of notification this report represents.
 - PR — Cumulative number of entitlement units used.
 - BG — Assumed BEOG value (See Policies and Regulations form).
 - RESULTS — Current award status (see codes on reverse if dollar value is not indicated).
 - UNIFORM METHODOLOGY — Family contribution from data reported using national needs analysis system.
 - ISSC —
 - EFCT — ISSC calculated estimate of family contribution from income and assets on which award status is determined.
 - UNMET COST — Remaining need which can be met by other gift assistance without affecting the ISSC award.

Changes submitted to the Commission will be handled within six weeks. A new Notification of Status form will be sent to you **ONLY** if the award status is affected and/or your college of record is changed. Remember that in reporting an address change it should represent a permanent Illinois address since it will be used for all mail issued to you from our office. The Monetary Award Program is administered by the ISSC and is subject to conditions of the Higher Education Student Assistance Law and Commission policy. Payment of awards is contingent upon appropriations.

READ AND COMPLY WITH POLICIES AND REGULATIONS



7330664

ILLINOIS

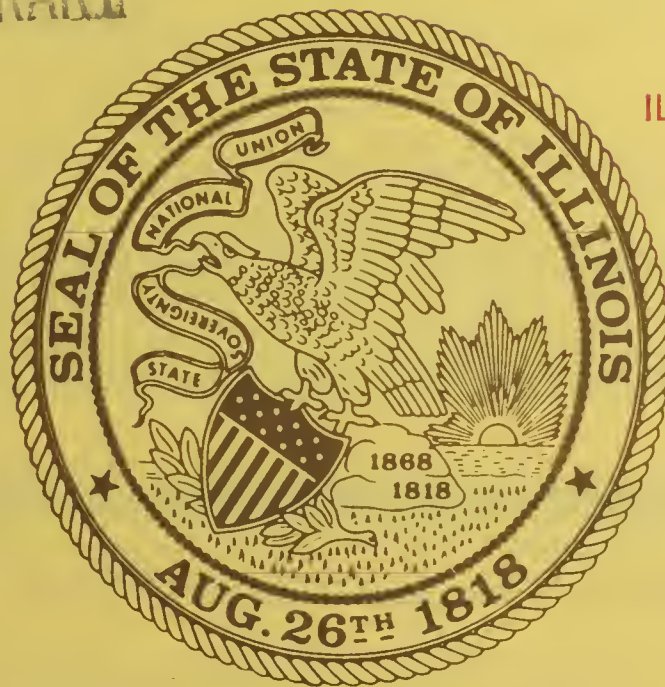
Guaranteed Loan Program

ILLINOIS STATE LIBRARY

ILLINOIS STATE LIBRARY

JAN 30 1981

ILLINOIS DOCUMENTS



STUDENT LOAN APPLICATION

STUDENT APPLICATION

THIS IS AN APPLICATION FOR A LOAN THAT MUST BE REPAYED

TYPE OR PRINT IN INK – DO NOT SEPARATE COPIES

AN APPLICATION WITHOUT A SOCIAL SECURITY NUMBER OR AN INCOMPLETE SOCIAL SECURITY NUMBER WILL NOT BE ACCEPTED
AN INCOMPLETE APPLICATION WILL CAUSE DELAY IN PROCESSING

INSTRUCTIONS FOR THE ROUTING OF THE APPLICATION FORM

1. You submit the completed application in triplicate to the financial aid office at your school.
2. The School completes Part B and forwards the application in duplicate to the lender or to you.
3. The lender, selected by you, reviews the information submitted, consults with you concerning repayment of the loan, makes a recommendation, completes part C, and forwards your application to the Illinois Guaranteed Loan Program.
4. The Illinois Guaranteed Loan Program notifies you, the lender, and the educational institution when the loan is approved or denied.

GENERAL INSTRUCTIONS

A. QUALIFICATIONS

To qualify for a loan, you must have a clear sense of your responsibility to repay the loan and must meet the following three conditions:

1. You must be a U.S. citizen, national, or resident alien.
2. You must be a resident of the State of Illinois.
 - a.) Attending an Illinois School. Any student attending an approved school located within the State of Illinois is considered a resident of the State of Illinois for the purposes of the Illinois Guaranteed Loan Program.
 - b.) Attending a non-Illinois School.
Dependent Student — You may qualify for a loan if you are a dependent student and your parents reside in Illinois. To qualify as a dependent, during the 12 months preceding this application you must have resided with, been claimed as a dependent for Federal Income Tax purposes by or received in excess of \$750 from one or both parents.
Independent Student — You may qualify for a loan if you are not a dependent student and you have resided in the State of Illinois for at least 6 consecutive months prior to this application and were not a student at a postsecondary school during these 6 months.
3. You must be at least a half-time student at an approved postsecondary educational institution.

B. LOAN AMOUNTS

Undergraduate full-time students are eligible to borrow up to \$2500 each academic year up to the program maximum of \$7500 for undergraduate students. Half-time students are eligible to borrow up to \$1250 during a twelve month period, but may not exceed the full time eligibility of \$2500 for an academic year. Graduate students (half-time or full-time) are eligible to borrow up to \$5000 each academic year but may not exceed \$15,000, which is the aggregate sum of both graduate and undergraduate loans. Both undergraduate and graduate students who have borrowed the maximum amount for an academic year, must progress to the next academic level to be eligible to reborrow.

C. FEDERAL INTEREST BENEFITS

On loans disbursed on or after November 1, 1978, the Federal Government will pay the 7% simple interest which accrues on the loan while the student is enrolled in school, during a nine month grace period after school, and during authorized deferment periods approved by your lender.

D. DEFERMENT OF REPAYMENT

A student is eligible to have the principal portion of required payments deferred if the borrower returns to full-time study at an approved school, for a three year maximum if the borrower is serving in the Armed Forces, the Peace Corps, or VISTA, and for a one year maximum during a term of unemployment if approved by your lender. The Federal Government will pay the interest which accrues during such periods of deferment on subsidized loans.

E. REPAYMENT OF LOANS

The student must contact the lending institution within five months after the last date of attendance, or after ceasing at least half-time study to arrange for the repayment of the loan. There are no forgiveness clauses contained within the terms of the loan agreement. **ALL LOANS MUST BE REPAYED.**

F. RENEWAL LOANS

Second or subsequent loan applications must be processed with the same lender.

G. CHANGES IN NAME, HOME ADDRESS OR SCHOOL

You must report any change in name or address promptly to your lender and the Illinois Guaranteed Loan Program. If you transfer to another school, you must advise the lender and the Illinois Guaranteed Loan Program of the name and the location of the school you are attending.

BORROWER'S INSTRUCTIONS

Clarification of specific items in Part A

Item 1 YOUR SOCIAL SECURITY NUMBER IS REQUIRED.

Section 7 (b) of the Privacy Act of 1974 (5 U.S.C. 552a) requires that when any Federal, State or local government agency requests an individual to disclose his social security account number, that individual must also be advised whether that disclosure is mandatory or voluntary, by what statutory or other authority the number is solicited, and what uses will be made of it.

Accordingly, applicants are advised that disclosure of the applicant's social security account number (SSAN) is required as a condition for participation in the Guaranteed Student Loan Program (GSLP), in view of the practical administrative difficulties which the program would encounter in maintaining adequate program records without the continued use of the SSAN.

The SSAN will be used to verify the identity of the applicant, and as an account number (identifier) throughout the life of the loan in order to record necessary data accurately. As an identifier, the SSAN is used in such Program activities as; determining Program eligibility; certifying school attendance and student status; determining eligibility for deferment or repayments; determining eligibility for disability or death claims; and for tracing and collecting in cases of defaulted loans.

Authority for requiring the disclosure of an applicant's SSAN is grounded on section 7(a)(2) of the Privacy Act, which provides that an agency may continue to require disclosure of an individual's SSAN as a condition for the granting of a right, benefit, or privilege provided by law where the agency required this disclosure under statute or regulation prior to January 1, 1975, in order to verify the identity of an individual.

The Illinois Guaranteed Loan Program has, for several years, consistently required the disclosure of SSAN numbers on application forms and other necessary Illinois Guaranteed Loan Program documents adopted pursuant to published regulations. (See volume 45, Part 177 of the Code of Federal Regulations, particularly 45 CFR 177.2(d).

Items 5, 6, 7, 8 A permanent address is required. A temporary address, school address, or military address is not acceptable. (Military personnel must use home of record.)

Item 12 This item refers to the academic period which will be financed by this loan. The period of the loan may not span two academic years.

Item 19 If a student is not a U.S. citizen or a national, the student may still qualify for an Illinois Guaranteed loan if the student is a permanent resident of the United States and so indicates by writing in the proper space the "number" and "class" information from alien registration receipt card (Form 1-151). Such students should check "yes".

Item 21B Second reference must be an employed adult not living at the same address as your first reference.

RIGHT TO FINANCIAL PRIVACY ACT NOTICE

Under the Right to Financial Privacy Act of 1978 (12 U.S.C. 3401-3421), the U.S. Office of Education will have access to financial records in your student loan file maintained by the lender in connection with the administration of the Guaranteed Student Loan Program.

**ILLINOIS GUARANTEED LOAN PROGRAM**102 WILMOT ROAD - DEERFIELD, ILLINOIS 60015
312 - 945-7040

WARNING: THE ASSISTANCE APPLIED FOR HEREIN IS PROVIDED IN PART BY THE UNITED STATES. ANY PERSON WHO KNOWINGLY MAKES A FALSE STATEMENT OR MISREPRESENTATION ON THIS FORM SHALL BE SUBJECT TO PROSECUTION UNDER PROVISIONS OF THE UNITED STATES CRIMINAL CODE.

NO CARBON REQUIRED WITH THIS FORM - PLEASE PRESS FIRMLY

PART A - TO BE COMPLETED BY STUDENT

SOCIAL SECURITY NUMBER		APPLICANT'S LAST NAME		APPLICANT'S FIRST NAME		M.I.	
1		2		3		4	
APPLICANT'S PERMANENT STREET ADDRESS, BOX NUMBER, OR APARTMENT		CITY OR TOWN		STATE		ZIP CODE	
5		6		7		8	
DATE OF BIRTH MO DAY YR.		COUNTY IN WHICH YOU RESIDE		MAIDEN NAME OR PREVIOUS NAME		PERIOD OF TIME COVERED BY LOAN MONTH YEAR MONTH YEAR	
9		10		11		12	
AREA CODE		HOME TELEPHONE NUMBER		DRIVER'S LICENSE NUMBER		STATE ISSUED TO	
13		14		15			
16		17		18		19	
YES NO Do the Applicant's Parents Currently Reside in Illinois?		YES NO Has the Applicant Lived in Illinois for Six Consecutive Months Prior to Attendance at a Post Secondary School?		YES NO During the Preceding 12 Months Has the Applicant Resided at Home With, Been Claimed as a Dependent By, or Received Over \$750 From One or Both Parents?		YES NO Is the Applicant a U.S. Citizen or National? If No, See Instructions. ALIEN REGISTRATION NUMBER	

20 LIST ALL YOUR LOAN INDEBTEDNESS OVER \$100 WHICH MAY INCLUDE AUTOMOBILE, HOME MORTGAGE, EDUCATIONAL LOANS, ETC. USE SEPARATE SHEET IF NECESSARY						
NAME, CITY, AND STATE OF CREDITOR		PURPOSE	DATE OF LOAN	MONTHLY PAYMENT	AMOUNT BORROWED	UNPAID BALANCE
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$

21 A. REFERENCE MUST BE STUDENT'S PARENT, OR IF DECEASED, NEAREST LIVING ADULT RELATIVE OTHER THAN SPOUSE OR IN-LAWS, AND MUST LIVE IN CONTINENTAL UNITED STATES.					
FULL NAME		RELATIONSHIP	PERMANENT HOME ADDRESS, CITY, STATE, AND ZIP CODE		AREA CODE TELEPHONE
REFERENCE'S EMPLOYER		REFERENCE'S EMPLOYER'S CITY AND STATE			AREA CODE TELEPHONE
B. REFERENCE MUST BE AN EMPLOYED ADULT WHO WILL KNOW YOUR ADDRESS AT ALL TIMES. FELLOW STUDENTS ARE NOT ACCEPTABLE. HAS REFERENCE AGREED TO USE OF HIS/HER NAME? <input type="checkbox"/> YES <input type="checkbox"/> NO					
FULL NAME		RELATIONSHIP	PERMANENT HOME ADDRESS, CITY, STATE, AND ZIP CODE		AREA CODE TELEPHONE
REFERENCE'S EMPLOYER		REFERENCE'S EMPLOYER'S CITY AND STATE			AREA CODE TELEPHONE

22 HAS THE APPLICANT EVER DEFAULTED ON A PREVIOUS STUDENT LOAN? YES NO		23 SUBSCRIBED AND SWORN TO ME THIS day of 19 NOTARY PUBLIC Address My Commission Expires 19	
24 LOAN AMOUNT REQUESTED (Dollars only) \$		25 APPLICANT'S SIGNATURE (Must Sign in Presence of Notary) Date	

PART B - TO BE COMPLETED BY EDUCATIONAL INSTITUTION

26 SCHOOL CODE		27 LOAN TERM DATES BEGINNING MO. DAY YR. ENDING MO. DAY YR.		28 NAME OF EDUCATIONAL INSTITUTION	
				STREET ADDRESS	
				CITY STATE ZIP CODE	
29 APPLICANT'S ACADEMIC YEAR (CHECK ONE)				AREA CODE TELEPHONE COUNTRY IF LOCATED OUTSIDE OF U.S.	
UNDERGRADUATE 1 2 3 4 FR SO JR SR		GRADUATE 5 6 7 8 1st 2nd 3rd 4th			
30 APPLICANT'S ENROLLMENT STATUS (CHECK ONE) 1 FULL TIME 2 HALF TIME 3 LESS THAN HALF TIME		31 DATE OF EXPECTED GRADUATION MONTH YEAR		32 TOTAL ESTIMATED COST OF EDUCATION (DOLLARS ONLY) \$	
				33 TOTAL FINANCIAL AID AND OTHER SOURCES (DOLLARS ONLY) \$	
				34 SCHOOL RECOMMENDED AMOUNT (DOLLARS ONLY) \$	
I hereby certify that the above named student is accepted for enrollment or is enrolled in good standing and is making satisfactory progress in a program determined to be eligible for the Guaranteed Student Loan Program and that the student does not owe a refund on grants previously received at this institution under Title IV of the Higher Education Act of 1965, as amended, or is not in default on any loan from a student loan fund of this institution provided for in Part E of the above named act, or a loan made under the Guaranteed Student Loan Program for attendance at this institution. I further certify that the information given above is true, complete, and correct to the best of my knowledge and belief.					
35 SIGNATURE OF SCHOOL OFFICIAL		TYPE OR PRINT NAME AND TITLE		DATE	

PART C - TO BE COMPLETED BY LENDING INSTITUTION

36 LENDER CODE NUMBER		37 AMOUNT LENDER APPROVES \$		38 NAME OF LENDING INSTITUTION	
				STREET ADDRESS	
39 YES NO DOES THE APPLICANT OR IMMEDIATE FAMILY HAVE AN ACCOUNT RELATIONSHIP WITH THIS LENDING INSTITUTION?				CITY STATE ZIP CODE	
40 YES NO WAS AN INTERVIEW CONDUCTED WITH THE LOAN APPLICANT?				AREA CODE TELEPHONE	
41 SIGNATURE OF LENDING INSTITUTION OFFICIAL		TYPE OR PRINT NAME AND TITLE OF LENDING INSTITUTION OFFICIAL		DATE	

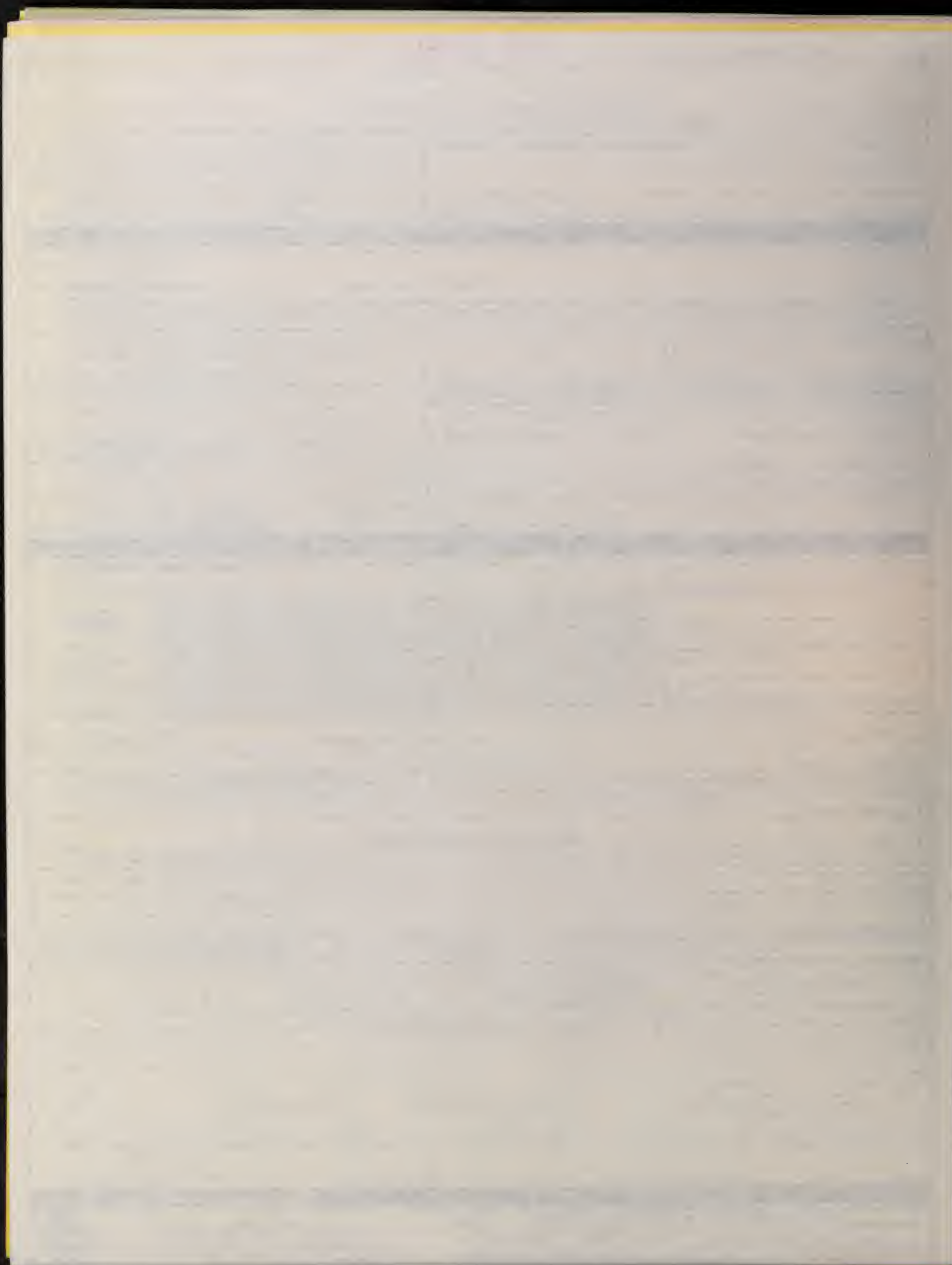
WHITE COPY - LENDER

YELLOW COPY - IGLP

PINK COPY - SCHOOL

Printed by Authority of the State of Illinois ISSC Form 21 7 79 50M

LENDER COPY





ILLINOIS GUARANTEED LOAN PROGRAM
102 WILMDT ROAD - DEERFIELD, ILLINOIS 60015
312 - 945-7040

WARNING: THE ASSISTANCE APPLIED FOR HEREIN IS PROVIDED IN PART BY THE UNITED STATES. ANY PERSON WHO KNOWINGLY MAKES A FALSE STATEMENT OR MISREPRESENTATION ON THIS FORM SHALL BE SUBJECT TO PROSECUTION UNDER PROVISIONS OF THE UNITED STATES CRIMINAL CODE

NO CARBON REQUIRED WITH THIS FORM - PLEASE PRESS FIRMLY

PART A - TO BE COMPLETED BY STUDENT

SOCIAL SECURITY NUMBER _____ APPLICANT'S LAST NAME _____ APPLICANT'S FIRST NAME _____ M.I. _____

1 APPLICANT'S PERMANENT STREET ADDRESS, BOX NUMBER, OR APARTMENT _____ CITY OR TOWN _____ STATE _____ ZIP CODE _____

2 _____

3 _____

4 _____

5 DATE OF BIRTH _____ COUNTY IN WHICH YOU RESIDE _____ MAJOR NAME OR PREVIOUS NAME _____

6 _____

7 PERIOD OF TIME COVERED BY LOAN _____

8 MONTH _____ YEAR _____ MONTH _____ YEAR _____

9 AREA CODE _____ HOME TELEPHONE NUMBER _____ DRIVER'S LICENSE NUMBER _____

10 _____

11 _____

12 _____ TO _____

13 _____

14 _____

15 _____

16 YES ☐ NO ☐ Do the Applicant's Parents Currently Reside in Illinois?

17 YES ☐ NO ☐ Has the Applicant Lived in Illinois for Six Consecutive Months Prior to Attendance at a Post Secondary School?

18 YES ☐ NO ☐ During the Preceding 12 Months Has the Applicant Resided at Home With, Been Claimed as a Dependent By, or Received Over \$750 From One or Both Parents?

19 YES ☐ NO ☐ Is the Applicant a U.S. Citizen or National? If No, See Instructions ALIEN REGISTRATION NUMBER _____

20 LIST ALL YOUR LOAN INDEBTEDNESS OVER \$100 WHICH MAY INCLUDE AUTOMOBILE, HOME MORTGAGE, EDUCATIONAL LOANS, ETC. USE SEPARATE SHEET IF NECESSARY

NAME, CITY, AND STATE OF CREDITOR	PURPOSE	DATE OF LOAN	MONTHLY PAYMENT	AMOUNT BORROWED	UNPAID BALANCE
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$

21 A. REFERENCE MUST BE STUDENT'S PARENT, OR IF DECEASED, NEAREST LIVING ADULT RELATIVE OTHER THAN SPOUSE OR IN-LAWS, AND MUST LIVE IN CONTINENTAL UNITED STATES

FULL NAME _____ RELATIONSHIP _____ PERMANENT HOME ADDRESS, CITY, STATE, AND ZIP CODE _____ AREA CODE _____ TELEPHONE _____

REFERENCE'S EMPLOYER _____ REFERENCE'S EMPLOYER'S CITY AND STATE _____ AREA CODE _____ TELEPHONE _____

B. REFERENCE MUST BE AN EMPLOYED ADULT WHO WILL KNOW YOUR ADDRESS AT ALL TIMES. FELLOW STUDENTS ARE NOT ACCEPTABLE. HAS REFERENCE AGREED TO USE OF HIS/HER NAME? ☐ YES ☐ NO

FULL NAME _____ RELATIONSHIP _____ PERMANENT HOME ADDRESS, CITY, STATE, AND ZIP CODE _____ AREA CODE _____ TELEPHONE _____

REFERENCE'S EMPLOYER _____ REFERENCE'S EMPLOYER'S CITY AND STATE _____ AREA CODE _____ TELEPHONE _____

22 HAS THE APPLICANT EVER DEFAULTED ON A PREVIOUS STUDENT LOAN? YES ☐ NO ☐

24 LOAN AMOUNT REQUESTED (Dollars only) \$ _____

I confirm that this is a loan and must be paid after termination of my enrollment. I authorize the educational institution in which I am enrolled or intend to become enrolled to release to IGLP any records or other information in the possession of the institution or any of its officers or agents which relate to my record at their institution or bear upon my eligibility for loan assistance under state and federal laws. I further authorize the educational institution to send directly to my lender any refund not being used for educational expenses due me from the proceeds of the loan. I further authorize the lending institution and IGLP to use any information on this application for obtaining my address. I hereby authorize IGLP to disclose information relating to this loan application and the loan based upon this application whenever the disclosure of the information is necessary for the processing of this application or the servicing, transfer or collection of the loan. The information may be furnished during the life of the loan to holders and prospective holders of this and other loans made to me under the Guaranteed Student Loan Program (GSLP); to educational institutions in which I am enrolled or accepted for enrollment; to contractors which assist IGLP in the administration of its loan guaranty program; to federal or state agencies or private parties who may be able to provide information necessary for the collection of the loan or to assist in servicing or collection of the loan. I understand that as a result of this consent, IGLP will not keep an accounting of disclosures of information regarding the application and loan since this application informs me of the uses which may be made of the information. I affirm that any loan proceeds obtained as a result of this application will be used solely for expenses related to attendance at the educational institution named herein.

23 SUBSCRIBED AND SWORN TO ME THIS _____

day of _____ 19 _____

NOTARY PUBLIC _____

Address _____

My Commission Expires _____, 19 _____

25 APPLICANT'S SIGNATURE (Must Sign in Presence of Notary) _____ Date _____

PART B - TO BE COMPLETED BY EDUCATIONAL INSTITUTION

26 SCHOOL CODE _____

27 LOAN TERM DATES BEGINNING _____ ENDING _____

MO. DAY YR. MO. DAY YR.

28 NAME OF EDUCATIONAL INSTITUTION _____

STREET ADDRESS _____

CITY _____ STATE _____ ZIP CODE _____

AREA CODE _____ TELEPHONE _____ COUNTRY IF LOCATED OUTSIDE OF U.S. _____

29 APPLICANT'S ACADEMIC YEAR (CHECK ONE)

UNDERGRADUATE 1 2 3 4 5 6 7 8

FR SO JR SR 1st 2nd 3rd 4th

30 APPLICANT'S ENROLLMENT STATUS (CHECK ONE)

1 ☐ FULL TIME 2 ☐ HALF TIME 3 ☐ LESS THAN HALF TIME

31 DATE OF EXPECTED GRADUATION MONTH _____ YEAR _____

32 TOTAL ESTIMATED COST OF EDUCATION (DOLLARS ONLY) \$ _____

33 TOTAL FINANCIAL AID AND OTHER SOURCES (DOLLARS ONLY) \$ _____

34 SCHOOL RECOMMENDED AMOUNT (DOLLARS ONLY) \$ _____

I hereby certify that the above named student is accepted for enrollment or is enrolled in good standing and is making satisfactory progress in a program determined to be eligible for the Guaranteed Student Loan Program and that the student does not owe a refund on grants previously received at this institution under Title IV of the Higher Education Act of 1965, as amended, or is not in default on any loan from a student loan fund of this institution provided for in Part F of the above named act, or loan made under the Guaranteed Student Loan Program as administered at this institution. I further certify that the information given about this student is true, complete, and correct to the best of my knowledge and belief.

35 SIGNATURE OF SCHOOL OFFICIAL _____ TYPE OR PRINT NAME AND TITLE _____ DATE _____

PART C - TO BE COMPLETED BY LENDING INSTITUTION

36 LENDER CODE NUMBER _____

37 AMOUNT LENDER APPROVES \$ _____

38 NAME OF LENDING INSTITUTION _____

STREET ADDRESS _____

CITY _____ STATE _____ ZIP CODE _____

AREA CODE _____ TELEPHONE _____

39 YES ☐ NO ☐ DOES THE APPLICANT OR IMMEDIATE FAMILY HAVE AN ACCOUNT RELATIONSHIP WITH THIS LENDING INSTITUTION?

40 YES ☐ NO ☐ WAS AN INTERVIEW CONDUCTED WITH THE LOAN APPLICANT?

41 SIGNATURE OF LENDING INSTITUTION OFFICIAL _____ TYPE OR PRINT NAME AND TITLE OF LENDING INSTITUTION OFFICIAL _____ DATE _____



ILLINOIS GUARANTEED LOAN PROGRAM
102 WILMOT ROAD - DEERFIELD, ILLINOIS 60015
312 - 945-7040

WARNING: THE ASSISTANCE APPLIED FOR HEREIN IS PROVIDED IN PART BY THE UNITED STATES. ANY PERSON WHO KNOWINGLY MAKES A FALSE STATEMENT OR MISREPRESENTATION ON THIS FORM SHALL BE SUBJECT TO PROSECUTION UNDER PROVISIONS OF THE UNITED STATES CRIMINAL CODE.

NO CARBON REQUIRED WITH THIS FORM - PLEASE PRESS FIRMLY

PART A - TO BE COMPLETED BY STUDENT

1 SOCIAL SECURITY NUMBER		2 APPLICANT'S LAST NAME		3 APPLICANT'S FIRST NAME		4 M.I.	
5 APPLICANT'S PERMANENT STREET ADDRESS, BOX NUMBER, OR APARTMENT				6 CITY OR TOWN		7 STATE	
8 DATE OF BIRTH MO DAY YR.		9 COUNTY IN WHICH YOU RESIDE		10 MAIDEN NAME OR PREVIOUS NAME		11 PERIOD OF TIME COVERED BY LOAN MONTH YEAR MONTH YEAR	
12 AREA CODE		13 HOME TELEPHONE NUMBER		14 DRIVER'S LICENSE NUMBER		15 STATE ISSUED	
16 YES NO Do the Applicant's Parents Currently Reside in Illinois?		17 YES NO Has the Applicant Lived in Illinois for Six Consecutive Months Prior to Attendance at a Post Secondary School?		18 YES NO During the Preceding 12 Months Has the Applicant Resided at Home With, Been Claimed as a Dependent By, or Received Over \$750 From One or Both Parents?		19 YES NO Is the Applicant a U.S. Citizen or National? If No, See Instructions. ALIEN REGISTRATION NUMBER	

20 LIST ALL YOUR LOAN INDEBTEDNESS OVER \$100 WHICH MAY INCLUDE AUTOMOBILE, HOME MORTGAGE, EDUCATIONAL LOANS, ETC. USE SEPARATE SHEET IF NECESSARY

NAME, CITY, AND STATE OF CREDITOR	PURPOSE	DATE OF LOAN	MONTHLY PAYMENT	AMOUNT BORROWED	UNPAID BALANCE
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$

21 A. REFERENCE MUST BE STUDENT'S PARENT, OR IF DECEASED, NEAREST LIVING ADULT RELATIVE OTHER THAN SPOUSE OR IN-LAWS, AND MUST LIVE IN CONTINENTAL UNITED STATES.

FULL NAME	RELATIONSHIP	PERMANENT HOME ADDRESS, CITY, STATE, AND ZIP CODE	AREA CODE	TELEPHONE
REFERENCE'S EMPLOYER	REFERENCE'S EMPLOYER'S CITY AND STATE		AREA CODE	TELEPHONE

B. REFERENCE MUST BE AN EMPLOYED ADULT WHO WILL KNOW YOUR ADDRESS AT ALL TIMES. FELLOW STUDENTS ARE NOT ACCEPTABLE. HAS REFERENCE AGREED TO USE OF HIS/HER NAME? ☐ YES ☐ NO

FULL NAME	RELATIONSHIP	PERMANENT HOME ADDRESS, CITY, STATE, AND ZIP CODE	AREA CODE	TELEPHONE
REFERENCE'S EMPLOYER	REFERENCE'S EMPLOYER'S CITY AND STATE		AREA CODE	TELEPHONE

22 HAS THE APPLICANT EVER DEFAULTED ON A PREVIOUS STUDENT LOAN? YES NO

23 SUBSCRIBED AND SWORN TO ME THIS _____ day of _____, 19____

24 LOAN AMOUNT REQUESTED (Dollars only) \$ _____

25 APPLICANT'S SIGNATURE (Must Sign in Presence of Notary) _____ Date _____

26 I confirm that this is a loan and must be paid after termination of my enrollment. I authorize the educational institution in which I am enrolled or intend to become enrolled to release to IGLP any records or other information in the possession of the institution or any of its officers or agents which relate to my record at their institution or bear upon my eligibility for loan assistance under state and federal laws. I further authorize the educational institution to send directly to my lender any refund not being used for educational expenses due me from the proceeds of the loan. I further authorize the lending institution and IGLP to use any information on this application for obtaining my address. I hereby authorize IGLP to disclose information relating to this loan application and the loan based upon this application whenever the disclosure of the information is necessary for the processing of this application or the servicing, transfer or collection of the loan. The information may be furnished during the life of the loan to holders and prospective holders of this and other loans made to me under the Guaranteed Student Loan Program (GSLP); to educational institutions in which I am enrolled or accepted for enrollment; to contractors which assist IGLP in the administration of its loan guaranty program; to federal or state agencies or private parties who may be able to provide information necessary for the collection of the loan or to assist in servicing or collection of the loan. I understand that as a result of this consent, IGLP will not keep an accounting of disclosures of information regarding the application and loan since this application is being reviewed by the IGLP. I affirm that any loan proceeds obtained as a result of this application will be used solely for expenses related to attendance at the educational institution named herein.

27 NOTARY PUBLIC Address _____ My Commission Expires _____, 19____

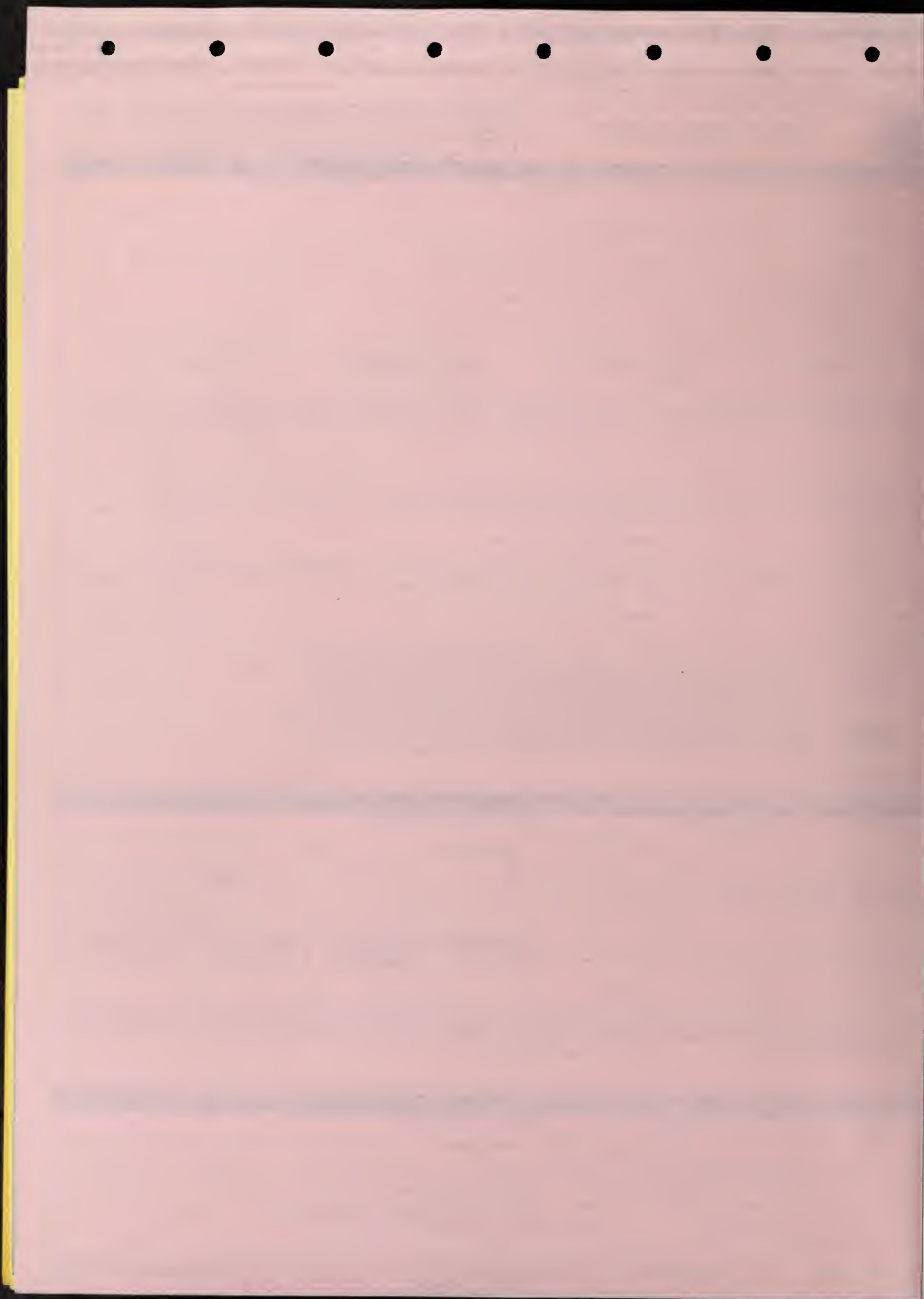
PART B - TO BE COMPLETED BY EDUCATIONAL INSTITUTION

26 SCHOOL CODE	27 LOAN TERM DATES BEGINNING MO. DAY YR. ENDING MO. DAY YR.	28 NAME OF EDUCATIONAL INSTITUTION	
		STREET ADDRESS	
		CITY STATE ZIP CODE	
29 APPLICANT'S ACADEMIC YEAR (CHECK ONE)		AREA CODE TELEPHONE COUNTRY IF LOCATED OUTSIDE OF U.S.	
1 UNDERGRADUATE 2 3 4 5 GRADUATE 6 7 8 FR SO JR SR 1st 2nd 3rd 4th			
30 APPLICANT'S ENROLLMENT STATUS (CHECK ONE)		31 DATE OF EXPECTED GRADUATION MONTH YEAR	32 TOTAL ESTIMATED COST OF EDUCATION (DOLLARS ONLY)
1 FULL TIME 2 HALF TIME 3 LESS THAN HALF TIME			
		33 TOTAL FINANCIAL AID AND OTHER SOURCES (DOLLARS ONLY)	34 SCHOOL RECOMMENDED AMOUNT (DOLLARS ONLY)
I hereby certify that the above named student is accepted for enrollment or is enrolled in good standing and is making satisfactory progress in a program determined to be eligible for the Guaranteed Student Loan Program and that the student does not owe a refund on grants previously received at this institution under Title IV of the Higher Education Act of 1965, as amended, or is not in default on any loan from a student loan fund of this institution provided for in Title IV of the Higher Education Act of 1965, as amended, or is not in default on any loan made under the Guaranteed Student Loan Program for attendance at this institution. I further certify that the information given above is true, complete, and correct to the best of my knowledge and belief.			
35 SIGNATURE OF SCHOOL OFFICIAL		TYPE OR PRINT NAME AND TITLE	
		DATE	

PART C - TO BE COMPLETED BY LENDING INSTITUTION

36 LENDER CODE NUMBER	37 AMOUNT LENDER APPROVES \$	38 NAME OF LENDING INSTITUTION	
		STREET ADDRESS	
39 YES NO DOES THE APPLICANT OR IMMEDIATE FAMILY HAVE AN ACCOUNT RELATIONSHIP WITH THIS LENDING INSTITUTION?		CITY STATE ZIP CODE	
40 YES NO WAS AN INTERVIEW CONDUCTED WITH THE LOAN APPLICANT?		AREA CODE TELEPHONE	
41 SIGNATURE OF LENDING INSTITUTION OFFICIAL		TYPE OR PRINT NAME AND TITLE OF LENDING INSTITUTION OFFICIAL	
		DATE	

SCHOOL COPY



ILLINOIS STATE SCHOLARSHIP COMMISSION
102 Wilmot Road—Deerfield, Illinois 60015—(312-948-8550)
1981-82 MONETARY AWARD WORKSHEET



YOU ARE ELIGIBLE IF:

1. You are a U.S. citizen, permanent resident or parolee-refugee.
2. You are a resident of Illinois. If dependent, your parents are Illinois residents. If independent, you have lived in Illinois for 12 consecutive months before September 1, 1981, during which time you were not a college student.
3. You are a person of good moral character.
4. You are enrolling in an Illinois college or university approved by the ISSC. (See ISSC approved list on page 4).
5. You have not received a baccalaureate degree.
6. You have not completed 150 semester hours or 225 quarter hours of college credits.
7. You have not received 10 semesters or 15 quarters of monetary award assistance from the ISSC.
8. You show financial need.
9. You submit this application by February 15, 1982. Applications received by October 15, 1981, will be considered for full-year payment. Applications received after October 15, 1981, will be considered for 2nd/3rd term payment ONLY. Awards are made as long as funds remain. You must reapply every year.

FILE
EARLY

SIX APPLICANT CATEGORIES

Refer to these categories to determine how you should complete the application.

1. DEPENDENT— means that you are living with, supported by or claimed by your parent/s on their income tax form for the years 1980, 1981 and/or 1982.
FILL OUT PART 1 AND PART 2. PARENT/S MUST SIGN AND GIVE ADDRESS
2. INDEPENDENT— means that for 1980, 1981 or 1982 you are NOT living with parent/s, NOT being supported by parent/s and do NOT appear on the income tax returns of parent/s or any one other than self or spouse.
FILL OUT PART 1 (If you are under age 22, your parents must fill out Item 71, sign and give address).
3. MARRIED— means that you are **currently** married.
FILL OUT PART 1
4. PUBLIC AID— means that your parent/s' primary support is from public aid. Primary support means parent/s' public aid totals more than parent/s' wages.
FILL OUT PART 1 AND ITEM 71. PARENT/S MUST SIGN AND GIVE ADDRESS
5. ORPHAN— means that both your parents are deceased.
FILL OUT PART 1
6. WARD— means that you are a Ward of the State of Illinois by court decree.
FILL OUT PART 1
and include copy of agency documentation

IF YOU HAVE DIVORCED OR SEPARATED PARENTS

Use parental information of parent (and spouse) you live with and fill out FORM FOR SPECIAL CIRCUMSTANCES, PART D

MARRIED APPLICANTS

Be sure to include your spouse's signature and social security number

YOUR SIGNATURE AND SOCIAL SECURITY NUMBER MUST BE ON THE ANSWER FORM

INSTRUCTIONS

1. Packet contains: Instruction Worksheet, Application Answer Form, Notification of Application Receipt Card.
2. Fill out and KEEP this instruction worksheet.
3. Using **pencil**, transfer your worksheet information to the boxes on the blue Answer Form. Then blacken the matching circle below each letter or number you have written. Blacken only one circle in each column. **Do not use ink or ball-point pen.**
4. Use FORM FOR SPECIAL CIRCUMSTANCES on back page of Answer Form to provide the ISSC with additional information where necessary.
5. Fill out and stamp the enclosed blue Application Receipt Card.
6. Mail card and blue Application Answer Form to the ISSC. Place at least 30 cents postage on blue mailing envelope.

PART 1 YOUR INFORMATION

1. Name
2. Address
3. City

Print your name and address in boxes on Answer Form, last name first. Begin in first box for each part of your name. Blacken matching circle for each letter below the box. Numbers in the address are above the boxes. See example below

APPLICANT'S NAME		Last Name		First Name		Middle		Address	
C	A	D	E	D	E	B	B	I	E
A	B	C	D	E	F	G	H	I	J
K	L	M	N	O	P	Q	R	S	T
U	V	W	X	Y	Z	0	1	2	3
4	5	6	7	8	9	10	11	12	13
14	15	16	17	18	19	20	21	22	23
24	25	26	27	28	29	30	31	32	33
34	35	36	37	38	39	40	41	42	43
44	45	46	47	48	49	50	51	52	53
54	55	56	57	58	59	60	61	62	63
64	65	66	67	68	69	70	71	72	73
74	75	76	77	78	79	80	81	82	83
84	85	86	87	88	89	90	91	92	93
94	95	96	97	98	99	100	101	102	103

4. Zip Code
5. Sex Male 1 Female 2

6. Date of Birth Example: January 1, 1962
0 1 0 1 6 2

7. Social Security Number

8. Marital Status: Single 1 Married 2 Divorced 3 Separated 4 Widowed 5

9. Enter your 1981 college class level: Freshman 1 Sophomore 2 Junior 3 Senior 4 College Graduate 5

10. Citizenship Status: Born in United States or naturalized 1 Alien with permanent resident status 2 Alien # Neither of above 3 Parolee-refugee 4

11. You are a resident of Illinois 1 You are not a resident of Illinois 2

12. You will be a high school graduate or receive the GED certification before September 1, 1981. Yes 1 No 2

13. Your high school code. If unknown, enter zeros.

14. Your military status You are a veteran 1 You are not a veteran 2

15. Your Illinois college choice: enter the code number of your selected school from the ISSC approved school list on page 4.

College choice is not necessarily a permanent choice and may be changed if you desire. Don't wait for college acceptance. Apply early.

16. Your race: (Optional, used for research purpose only). American Indian/Alaskan Indian 1 Asian/Pacific Islander 2 Black/Negro 3 White/Caucasian 4 Hispanic/Latino 5 Other races 6

17. Are your parents primarily supported by public aid? Yes 1 No 2

18. Are you an orphan? Yes 1 No 2

19. Are you a ward? Yes 1 No 2

- 20a. Before September 1, 1981, will you have lived in Illinois for 12 consecutive months when you were not in college? Yes 1 No 2

- 20b. Were or will you be claimed as an exemption on a Federal Income Tax Return by any one other than yourself or your spouse for 1980, 1981 or 1982? Yes 1 No 2

- 20c. Did or will you live with parent/s for more than 6 consecutive weeks or receive parental support of more than \$750 during 1980, 1981 or 1982? Yes 1 No 2

Parental support means room, board, allowance, tuition, cash.

21. If you are independent or married, enter the number of people in your household. If you are dependent, enter zeros.

22. If independent or married, enter the number of people in your household including yourself who will be in college taking at least 6 credit hours during the 1981-82 academic year.

23. Did you file a 1979 Federal Income Tax Return? Yes, filed single return 1 Yes, filed joint return 2 No 3

24. Number of exemptions claimed on your 1979 IRS tax form (line 7 1040, line 6 1040A).

- 25a. Your wages from your 1979 IRS tax form (line 8 1040, line 7 1040A).

Example: \$9876.75 as 0 9 8 7 6 7 5 Give dollar amounts only.

- 25b. Your estimated 1980 wages.

- 26a. Spouse's 1979 wages.

- 26b. Spouse's estimated 1980 wages.

- 27a. Adjusted gross income from 1979 IRS tax form (line 31 1040, line 11 1040A).

- 27b. Estimated 1980 adjusted gross income (include spouse's income, if married).

- 28a. Itemized deductions from your 1979 IRS tax form (line 33 1040).

- 28b. Estimated 1980 itemized deductions.

29. Tax paid from 1979 IRS tax form (line 35 1040, line 14a 1040A).

30. 1980 medical and dental expenses (not covered by insurance) such as medicine, drugs, doctors, dentists, nurses, hospital care, excluding insurance premiums.

31. Casualty or theft loss for 1980 not covered by insurance.

32. Your (and dependent's) annual amount of nontaxable income. Example: Social Security, Veteran's Benefits, Railroad Retirement, child support, welfare, ADC, pensions and other. (Do not include your educational benefits which will be reported in items 33 and 34).

33. Your monthly educational benefits from Social Security, Railroad Retirement and/or Department of Children and Family Services.

34. Your monthly educational benefits from the Veteran's Administration.

- 35a. Estimated parental support during the 1981-82 academic year (room, board, tuition, cash).

- 35b. If married, enter estimated support from spouse's parent/s for the 1981-82 academic year.

36. Your dependent's private elementary and/or high school tuition and fees for the 1981-82 academic year.

- 37a. Purchase price of your home.
- 37b. Market value of your home.
- 37c. Unpaid mortgage on your home.
- 38a. Market value of your other real estate.
- 38b. Unpaid mortgage on your other real estate.
39. Amount of your stocks, bonds, trusts, checking accounts, savings accounts and cash.
- 40a. Percentage of ownership in your business and/or farm.
- 40b. Market value of your business and/or farm. Complete Form for Special Circumstances, Supplement A and/or B.
- 40c. Indebtedness of your business and/or farm. Complete Form for Special Circumstances, Supplement A and/or B.
41. Your other outstanding debts including funeral expenses, legal fees and educational debts. (Do not include charge accounts, taxes, auto loans, nor expenses already reported).
42. Your type of residence when not in college.
- | | | |
|---|---|--------------------------|
| Own or are buying your own home (include mobile home) | 1 | <input type="checkbox"/> |
| Rent (include mobile home) | 2 | |
| Own or rent farm | 3 | |
| Live with parents | 4 | |
| None of the above (explain) | 5 | |

BESURE TO SIGN APPLICATION. IF YOU ARE DEPENDENT OR UNDER 22 YEARS OF AGE, YOUR PARENT/S MUST SIGN.

PART 2 PARENT/S INFORMATION

43. Number in parent/s' household in 1981.
- Include parent/s, dependent children and applicant
44. Number in college in parent/s' household who will be taking at least 6 credit hours during the 1981-82 academic year. Include applicant.
45. Parent/s' marital status:
- | | | |
|--------------------------------|---|--|
| Married | 1 | |
| Divorced | 2 | |
| Legally Separated | 3 | |
| Separated without Court Action | 4 | |
| Widowed | 5 | |
| Single (never married) | 6 | |
46. Age of household's Major Wage Earner.
47. Parent/s are residents of Illinois ☐
- Parent/s are not residents of Illinois ☐
48. Occupation code of Major Wage Earner. (See Occupation List on page 5)
49. Did parent/s file a 1979 Federal Income Tax Return?
- | | | |
|--------------------------|---|--|
| Yes, filed single return | 1 | |
| Yes, filed joint return | 2 | |
| No | 3 | |
50. Number of exemptions claimed on parent/s' 1979 IRS tax form (line 7 1040, line 6 1040A).
- 51a. Father's or stepfather's wages from the 1979 IRS tax form (line 8 1040, line 7 1040A).
- 51b. Father's or stepfather's estimated 1980 wages.
- 52a. Mother's or stepmother's wages from the 1979 IRS tax form (line 8 1040, line 7 1040A).
- 52b. Mother's or stepmother's estimated 1980 wages.

- 53a. Parent/s' interest and dividends from the 1979 IRS tax form (line 9 plus line 10a 1040, line 8 plus line 9a 1040A).
- 53b. Estimated 1980 interest and dividends.
- 54a. Other taxable income from the 1979 IRS tax form including pensions, annuities, rents, royalties, partnerships, estates, trusts, farm, business and capital gains (lines 11 through 21 1040).
- 54b. Estimated 1980 other taxable income including pensions, annuities, rents, royalties, partnerships, estates, trusts, farm, business and capital gains.
- 55a. Adjustments to income from parent/s' 1979 IRS form (line 30 1040).
- 55b. Estimated 1980 adjustments to income.
- 56a. Adjusted gross income from parent/s' 1979 IRS form (line 31 1040, line 11 1040A).
- 56b. Parent/s' estimated 1980 adjusted gross income.
- 57a. Itemized deductions from parent/s' 1979 IRS form (line 33 1040).
- 57b. Parent/s' estimated 1980 deductions.
58. Tax paid from parent/s' 1979 IRS form (line 35 1040, line 14a 1040a).
59. Parent/s' 1980 medical and dental expenses (not covered by insurance) such as medicine, drugs, doctors, dentists, nurses, hospital care, excluding insurance premiums.
60. Parent/s' 1980 casualty or theft loss not covered by insurance.
61. Number of additional dependents to be claimed as tax exemptions in 1981, such as grandparents and others. (Do not include dependents already reported).
62. Parent/s' annual amount of nontaxable income. Example: Social Security, Veterans' Benefits, Railroad Retirement, child support, welfare, ADC and other. (Do not include applicant's share).
- 63a. Number of dependents who will attend private elementary and/or high school during 1981-82 academic year.
- 63b. Private elementary and/or high school tuition and fees for 1981-82 academic year.
64. Parent/s' monthly mortgage or rent.
65. Year parent/s' home was purchased.
- 66a. Purchase price of parent/s' home.
- 66b. Market value of parent/s' home.
- 66c. Unpaid mortgage on parent/s' home.
- 67a. Market value of parent/s' other real estate.
- 67b. Parent/s' unpaid mortgage on other real estate.
68. Amount of parent/s' stocks, bonds, trusts, checking accounts, savings accounts and cash.
69. Parent/s' other outstanding debts, including funeral expenses, legal fees and parent/s' education debts. (Do not include charge accounts, taxes, auto loans, nor expenses already reported).
- 70a. Percentage of ownership in parent/s' business and/or farm.
- 70b. Market value of parent/s' business and/or farm. Complete Supplement A and/or B.
- 70c. Indebtedness of parent/s' business and/or farm. Complete Supplement A and/or B.
- ALL BUSINESS AND FARM OWNERS
Fill out Supplement A and/or B on back page of Answer Form and submit complete non-returnable photocopy of 1979 IRS tax forms.
71. Enter social security number of household's major wage earner.
72. Are you submitting the Form for Special Circumstances with the application form? ☐
- Yes 1 No 2

ISSC APPROVED SCHOOL LIST

IMPORTANT—Enter and grid in Item 15 your ISSC College Code. Awards are based on the Code you enter.

094	Aero-Space Institute	122	John A. Logan College	315*	Ravenswood Hospital-Nursing
093	American Conservatory of Music	140	John Wood Community College	397*	Ravenswood Hospital-Radio. Tech.
068	Art Institute of Chicago	024	Joliet Junior College	041	Rend Lake College
001	Augustana College	083	Judson College	133	Richland Community College
300	Augustana Hospital-Nursing	037	Kankakee Community College	007	Robert Morris College
002	Aurora College	008	Kaskaskia Junior College	383	Rock Island Franciscan Hospital-Radio. Tech.
003	Barat College	025*	Kendall College-Day Division	053	Rockford College
004	Belleville Area College	143*	Kendall College-Evening Division	316*	Rockford Memorial Hospital-Nursing
005	Blackburn College	009	Kishwaukee College	392*	Rockford Memorial Hospital-Radio. Tech.
103	Black Hawk College	026	Knox College	085	Rock Valley College
104	Black Hawk East College	027	Lake Forest College	054	Roosevelt University
301	Blessing Hospital-Nursing	105	Lake Land College	055	Rosary College
375	Bloomington/Normal-Radio. Tech.	328	Lakeview Medical Center-Nursing	335*	Rush College of Nursing
006	Bradley University	029	Lewis University	216*	Rush Medical College
138	Brisk Rabbinical College	131	Lewis & Clark Community College	317*	St. Anne's Hospital-Nursing
106	Carl Sandburg Junior College	091	Lincoln Christian College	385*	St. Anne's Hospital-Radio. Tech.
380	Carle Foundation-Sch. Med. Tech.	030	Lincoln College	318	St. Anthony's Hospital (Rockford)-Nursing
086	Central YMCA Community College	118	Lincoln Land Junior College	320*	St. Francis Hospital (Evanston)-Nursing
CHICAGO CITY COLLEGES		336	Little Company of Mary Hospital-Nursing	395*	St. Francis Hospital (Evanston)-Radio. Tech.
113	Chicago City-Wide	031*	Loyola University-Lakeshore	321	St. Francis Hospital (Peoria)-Nursing
110	Harry S. Truman	137*	Loyola University-Water Tower	322*	St. Johns Hospital-Nursing
116	Kennedy-King	125*	Loyola University-Dental Asst. Program	377*	St. Johns Hospital-School of Medicine
114	Loop	124*	Loyola University-Dental Hygiene Program	399*	St. Johns Hospital-Histological Tech.
112	Malcolm X	097*	Loyola University-Niles College	382*	St. Johns Hospital-Respiratory Tech.
115	Olive-Harvey	207*	Loyola University-School of Dentistry	333	St. Joseph Hospital-Nursing
111	Richard J. Daley	208*	Loyola University-School of Law	323*	St. Mary Nazareth Hospital-Nursing
117	Wilbur Wright	209*	Loyola University-School of Medicine	388*	St. Mary Nazareth Hospital-Radio. Tech.
219	Chicago College of Osteopathic Med.	329*	Lutheran General/Deaconess-Nursing	069	St. Xavier College
119	Chicago Conservatory College	384*	Lutheran General/Deaconess-Medical Tech.	127	Sangamon State University
215	Chicago Medical Sch.-Univ. Health Science	330*	Lutheran Hospital (Moline)-Nursing	088	Sauk Valley College
010	Chicago State University	378*	Lutheran Hospital (Moline)-Radio. Tech.	075	Shawnee Community College
032	College of DuPage	092	MacCormac Junior College	101	Sherwood Music School
074	College of Lake County	034	MacMurray College	059	Shimer College
057	College of St. Francis	072	Mallinckrodt College	324*	South Chicago Community Hospital-Nursing
090	Columbia College	120	McHenry County College	394*	South Chicago Community Hospital-Radio. Tech.
011	Concordia College	033	McKendree College	078	Southeastern Illinois College
379	Cook County Hospital-Radio. Tech.	393	Memorial Medical Center-Radio. Tech.	060	Southern Illinois University-Carbondale
012	Danville Area Community College	331	Mennonite Hospital-Nursing	070*	Southern Illinois University-Edwardsville
305*	Decatur Memorial Hospital-Nursing	312	Methodist Medical Center/Illinois-Nursing	220*	Southern Illinois Univ. (Edwardsville)-Dental
398*	Decatur Memorial Hospital-Radio. Tech.	396	MGH-School of Respiratory Therapy	132	Spertus College of Judaica
134	DeLourdes College	332	Michael Reese Hospital-Nursing	077	Spoon River College
013	DePaul University	139	Midwest College of Engineering	061	Springfield College in Illinois
150	East-West University	036	Millikin University	128	State Community College
014	Eastern Illinois University	313	Moline Public Hospital-Nursing	144	Telshe Yeshiva-Chicago
015	Elgin Community College	038	Monmouth College	063	Thornton Community College
016*	Elmhurst College-Day Division	121	Moraine Valley Community College	076	Trinity Christian College
142*	Elmhurst College-Evening Division	145	Morrison Institute of Technology	081	Trinity College
148*	Elmhurst College-Management Program	040	Morton Junior College	047	Triton College
151*	Elmhurst College-Uptown Community Program	389	Mt. Sinai Medical Center-Cytotech.	062*	University of Chicago
017	Eureka College	042	Mundelein College	381*	Univ. of Chicago Hospital (Billings)-Resp. Ther.
306	Evangelical Hospital-Nursing	200	National College of Chiropractic	UNIVERSITY OF ILLINOIS	
326*	Evanston Hospital-Nursing	043*	National College of Education-Evanston	064*	Chicago Circle Campus
391*	Evanston Hospital-Nuclear Medicine	089*	National College of Education-Urban Campus	065*	Urbana-Champaign Campus
071	Felician College	044	North Central College	201*	College of Dentistry-Medical Center
225	Forest Institute-Professional Psychology	046	North Park College	202*	College of Medicine-Medical Center
018	George Williams College	079	Northeastern Illinois University	203*	College of Nursing-Medical Center
129	Governors State University	045	Northern Illinois University	223*	College of Nursing-Rockford
308	Graham Hospital-Nursing	048*	Northwestern University-Evanston	224*	College of Nursing-Urbana
019	Greenville College	135*	Northwestern University-Dental Hygiene	204*	College of Pharmacy-Medical Center
098	Hebrew Theological College	210*	Northwestern University-Dental School	221*	College of Veterinary Medicine-Urbana
084	Highland Community College	136*	Northwestern University-Evening Division	123*	Dental Assistant Program-Medical Center
058	Illinois Benedictine College	211*	Northwestern Medical School	387*	Hospital Radiology-Medical Center
056	Illinois Central College	390*	Northwestern Medical School-Physical Therapy	205*	School Assoc. Health Professions-Medical Center
020	Illinois College	212*	Northwestern University-Medical Tech.	206*	School Assoc. Health Professions-Urbana
213	Illinois College of Optometry	386*	Northwestern Medical School-Resp. Therapy	102	Vandercook College of Music
218	Illinois College of Podiatric Medicine	222*	Northwestern University-Program Nursing Ed.	096	Waubensee Community College
ILLINOIS EASTERN JUNIOR COLLEGES		130	Oakton Community College	302	Wesley/Passavant Hospital-Nursing
147	Frontier Community College	049	Olivet Nazarene College	334	West Suburban Hospital-Nursing
126	Lincoln Trail College	107	Parkland College	066	Western Illinois University
108	Olney Central College	050	Parks College of Aero Tech	067	Wheaton College
082	Wabash Valley College	314	Passavant Memorial Area Hospital-Nursing	087	William Rainey Harper College
021*	Illinois Institute of Technology	073	Prairie State College		
214*	IIT-Chicago Kent College of Law	051	Principia College		
327	Illinois Masonic Medical Center	217	Pritzker School of Medicine		
022	Illinois State University	052	Quincy College		
028	Illinois Valley Community College				
023	Illinois Wesleyan University				
149	Industrial Engineering College-Chicago				

*These schools have multiple code numbers. It is your responsibility to select the appropriate code number for the program you are entering at these institutions. Failure to do so may result in the loss of a term payment(s) for you.

OCCUPATION OF MAJOR WAGE EARNER LIST

Retired/Disabled
 01 retired/disabled with no taxable income
 02 retired/disabled with taxable income

Professional/Technical
 03 accountant
 04 clergyman
 05 college professor or administrator
 06 doctor, dentist
 07 engineer
 08 lawyer
 09 nurse
 10 teacher
 11 technician (health fields)
 12 other professional
 13 other technical

Farming
 14 farm owner
 15 sharecropper
 16 tenant farmer
 17 farm laborer

Proprietors, Managers, Officials
 18 business owner
 19 business manager (salaried)
 20 government official
 21 other salaried manager

Clerical
 22 bookkeeper
 23 typist, secretary
 24 postal or bank worker
 25 other clerical worker

Salesworkers
 26 insurance or real estate salesman
 27 retail salesman
 28 wholesale salesman
 29 other sales work

Craftsmen, Foremen
 30 foreman
 31 mechanic

Operatives
 32 driver (taxi, truck, etc.)
 33 laundry and dry cleaning
 34 mine worker
 35 manufacturing
 36 other operative

Service Workers
 37 barber, cosmetologist
 38 cook, domestic
 39 fireman, policeman
 40 janitor
 41 waiter, bartender
 42 other service worker

Labor (Except Mining)
 43 construction
 44 longshoreman
 45 lumberman
 46 labor, other (not elsewhere specified)

Military
 47 lower than sergeant in rank
 48 sergeant rank and above
 50 NOT LISTED

WHAT IS FINANCIAL NEED?

THE KEY TO THE FORMULA

COLLEGE COST BUDGET
 of the Illinois public or private school selected by the student.

minus

FAMILY SUPPORT:
 the funds expected from parents and from the student

equals

FINANCIAL NEED:
 the basis on which an award can be assigned

THE COLLEGE COST BUDGET

For each of the more than 220 public and private Illinois colleges, universities and hospital schools of nursing, a separate college cost budget is used by ISSC and includes the following expenses:

tuition and fees
 room and board or
 commuting costs
 allowance for books, supplies, personal and recreational expenses

College costs vary greatly. For example, tuition and fees among the Illinois institutions range from \$135 to \$5985 for one year. The ISSC will figure the student's financial need by starting with the cost budget of the Illinois public or private school selected by the student.

FAMILY SUPPORT — first, from parents' income

The ISSC need analysis system estimates the dollars the parents could provide, not what they think they should provide. The ISSC does not have a greater responsibility than parents (step-parents or legal guardians) to provide dollar support for college costs. The ISSC knows that ability to provide the dollar support is related to such things as income, size of family, and schooling costs for brothers and sisters. All these, and more, are taken into account by the ISSC in figuring the amount of parent's support.

The following table shows examples of the expected dollar support for certain income levels and family sizes (taken from 1980-81 calculations):

Income (Before Federal Income Tax)	Number of Children				
	1	2	3	4	5
\$14000	756	536	323	114	0
16000	1152	939	727	522	316
18000	1601	1385	1121	960	714
20000	2141	1844	1564	1359	1108
22000	2644	2411	2101	1750	1547
24000	3264	2923	2598	2298	2082
26000	3699	3460	3214	2886	2573

Note: Contribution figures would be lower if income shown was the sum of two parents working.

FAMILY SUPPORT — next, from the parents' assets

The more a family has in assets (savings, property, bonds, stocks, etc.) the greater its ability is to pay for anything. Because families save for emergencies and retirement as well as for college expenses, the ISSC uses a number of allowances before figuring that the family has enough assets to increase its dollar support for college. The allowances are based on family size and age of parents. The family that has other assets should understand that the ISSC will not use the first \$22,000 of assets in its calculations but recognize that amount as an allowance for the thrifty.

FAMILY SUPPORT — then, from the student

A student's resources from income and assets will be combined with parent's financial strength in the assessment of need. The ISSC need analysis system expects the average student to assume responsibility for \$1200 of his or her costs at the Illinois college of the student's choice. Note: Expectation for dependent applicants who are attending half-time is increased by 50%.

For more information, see your high school counselor, college financial aid officer, or write to the Illinois State Scholarship Commission, 102 Wilmot Road, Deerfield, Illinois 60015.

PROCESSING

Allow at least 60 days for processing. Incomplete applications will be returned causing a delay in processing. Applications will not be accepted without proper signature/s.

If you do not receive your blue Application Receipt Card within 3 weeks, contact ISSC. Card must be stamped and addressed.

NOTIFICATION

You will receive a Notification of Status form indicating your award status. The college indicated on your application will also be notified. It is your responsibility to adhere to the Policies and Regulations of the Monetary Award Program, which will be included with your Notification of Status.

REVIEW / APPEAL PROCEDURES

If you feel your award status is incorrect or your circumstances change, write to Review Department, Student Grant Programs Division. Include your name, social security number, and a **copy** of your most recent IRS form—student and/or parent/s'.

Acceptance or denial of your review will be mailed to you within 45 days.

Exceptions to policy or a review denial may be appealed to the Director, Student Grant Programs Division, ISSC.

PAYMENT

Grants are applicable toward tuition and mandatory fees only.

Maximum grants equal \$1900 and minimum grants equal \$120 (or actual tuition and fees if less than \$120).

Partial grants are made at \$60 intervals.

Awards are made as long as funds remain.

Payments will not be made for students in loan default status with IGLP and NDSL.

Payments are subject to satisfactory academic progress and attendance policies.

HELP IN FILLING OUT THE MONETARY AWARD APPLICATION

If you need help in filling out the Monetary Award Application, see your high school counselor, college Financial Aid Officer, or contact the Student Grant Programs office of the Illinois State Scholarship Commission, 102 Wilmot Road, Deerfield, Illinois, 60015. Telephone: 312: 948-8550.

Illinois State Scholarship Commission
102 Wilmot Road
Deerfield, Illinois 60015

Place
Stamp
Here

Name

Address

City-State

Zip Code

ISSC can verify application receipt only if card is
Stamped and Completed

1981 - 1982

NOTIFICATION OF APPLICATION RECEIPT

DATE APPLICATION RECEIVED BY ISSC

ENCLOSE THIS CARD WITH YOUR APPLICATION

ALLOW SIXTY DAYS FOR PROCESSING

1981-82 MONETARY AWARD APPLICATION ANSWER FORM

ILLINOIS STATE SCHOLARSHIP COMMISSION

RETURN THIS FORM TO:

ISSC
102 WILMOT ROAD
DEERFIELD, ILL. 60015



FOR OFFICE USE
DO NOT MARK

1		2		3	
APPLICANT'S NAME		APPLICANT'S ADDRESS		APPLICANT'S CITY	
Last Name	First Name	(House No. and St., "PO Box," Apt., etc.)			
S	A	0	0	0	0
A	B	1	1	1	1
B	C	2	2	2	2
C	D	3	3	3	3
D	E	4	4	4	4
E	F	5	5	5	5
F	G	6	6	6	6
G	H	7	7	7	7
H	I	8	8	8	8
I	J	9	9	9	9
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K	L	1	1	1	1
L	M	2	2	2	2
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APPLICANT (including spouse if married) FINANCIAL INFORMATION

25 STUDENT'S WAGES a 1979		26 SPOUSE'S WAGES a 1979		27 ADJUSTED GROSS INCOME a 1979		28 ITEMIZED DEDUCTIONS a 1979		29 US INC TAX 1979		30 MED/ DENTAL 1980		31 80 CAS/ THEFT LOSSES		32 NON-TX. INCOME 1980	
0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1
2	3	0	1	0	1	0	1	0	1	0	1	0	1	0	1
4	5	0	1	0	1	0	1	0	1	0	1	0	1	0	1
6	7	0	1	0	1	0	1	0	1	0	1	0	1	0	1
8	9	0	1	0	1	0	1	0	1	0	1	0	1	0	1
9	9	0	1	0	1	0	1	0	1	0	1	0	1	0	1

APPLICANT (including spouse if married) ASSETS

33 Soc Sec Ben.		34 Vet. Ben.		35 EST AID FROM a Stu. Parents		36 PRIVATE TUITION 81-82		37 Purchase Price		38 HOME - b Market Value		39 OTHER REAL ESTATE b Unpaid Mortgage		39 INVESTMENTS SAVINGS	
0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1
2	3	0	1	0	1	0	1	0	1	0	1	0	1	0	1
4	5	0	1	0	1	0	1	0	1	0	1	0	1	0	1
6	7	0	1	0	1	0	1	0	1	0	1	0	1	0	1
8	9	0	1	0	1	0	1	0	1	0	1	0	1	0	1
9	9	0	1	0	1	0	1	0	1	0	1	0	1	0	1

PARENTAL FINANCIAL INFORMATION

40 e % owned		41 OTH. DEBTS OUTSTANDING		42 BUSINESS/FARM - b Market Value		43		44		45		46		47		48		49		50		51 FATHER/STEPFATHER GUARD WGS a 1979		52 MOTHER/STEPMOTHER GUARD WGS b 1980	
0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1
2	3	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1
4	5	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1
6	7	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1
8	9	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1
9	9	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1

53 DIVIDENDS/INTEREST - a 1979		54 OTHER TAXABLE INCOME a 1979		55 ADJUSTED GROSS INCOME - a 1979		56 ADJUSTED GROSS INCOME - b 1980		57 IRS ITEMIZED DEDUCTIONS a 1979		58 US INC TAX 1979	
0	1	0	1	0	1	0	1	0	1	0	1
2	3	0	1	0	1	0	1	0	1	0	1
4	5	0	1	0	1	0	1	0	1	0	1
6	7	0	1	0	1	0	1	0	1	0	1
8	9	0	1	0	1	0	1	0	1	0	1
9	9	0	1	0	1	0	1	0	1	0	1



PARENTAL FINANCIAL INFORMATION (CONT.)

59	60	61	62	63
MO/ OENTAL 1980	80 CAS/ THEFT LOSSES	NON-TAX INCOME TOT 1980	PRIVATE TUIT a b 1981 82	
0 1 2 3 4 5 6 7 8 9	0 1 2 3 4 5 6 7 8 9	0 1 2 3 4 5 6 7 8 9	0 1 2 3 4 5 6 7 8 9	0 1 2 3 4 5 6 7 8 9

PARENTAL ASSETS

64	65	66	67	68
RENT	YEAR	PURCHASE PRICE	HOME - a Market Value b Unpaid Mortgage	OTHER REAL ESTATE - a Market Value b Unpaid Mortgage
0 1 2 3 4 5 6 7 8 9	0 1 2 3 4 5 6 7 8 9	0 1 2 3 4 5 6 7 8 9	0 1 2 3 4 5 6 7 8 9	0 1 2 3 4 5 6 7 8 9

69	70	71	72
OTH. OEBTS OUTSTANDING	BUSINESS/ FARM - a % owned b Market Value c Unpaid Mortgage	MAJOR WAGE EARNER'S SOCIAL SECURITY NUMBER	
0 1 2 3 4 5 6 7 8 9	0 1 2 3 4 5 6 7 8 9	0 1 2 3 4 5 6 7 8 9	0 1 2 3 4 5 6 7 8 9

NOTICE TO APPLICANTS

Public Law 93-579, referred to as the Federal Privacy Act, became effective September 27, 1975. Section 7(b) of this law requires that any Federal, State, or local government agency which requests an individual to disclose his social security account number to inform that individual whether that disclosure is mandatory or voluntary, by what statutory or other authority the number is solicited, and what uses could be made of it.

The Commission requires each applicant for its student aid programs to submit a social security account number (SSAN) on a mandatory basis to comply with section 7(a)(2) of the Privacy Act of 1974 (5 U.S.C. 552a).

These sections permit the Commission to establish and require the applicant to comply with all the rules and regulations adopted by the Commission for the award, regulation, and administration of Commission programs. The Commission has, for several years, consistently required the disclosure of SSAN numbers on application forms and other necessary documents.

The uses which are made of the students SSAN by the Commission are as follows:

- To verify the identity of the applicant, and as an account identifier throughout life of the grant in order to record necessary data accurately. As an identifier, the SSAN is used in such program activities as: determining program eligibility, certifying student status at the institution, making payment, and verifying grant payments.
- To access information in the Commission's computer system.
- To report to educational institutions on award announcement listings, tuition and fees, payment claims, and award listings for purposes of student identification.

PARENTS' CERTIFICATION AND AUTHORIZATION

We (I) declare that the response to items 20B and 20C and parents' information, if provided, are true, correct and complete. If parents' information has been provided, we (I) authorize the ISSC to transmit the information on this form to federal and state student aid programs for the purpose of assisting the student in being considered for other financial aid. We (I) agree that to verify parents' information reported in this form, we (I) hereby give and grant to the ISSC a power of attorney to obtain, or will provide to ISSC upon request, an official photostatic copy of our 1979 and/or 1980 U.S. income tax return and/or 1979 and/or 1980 Illinois income tax return to verify statements on income and assets in this application. We (I) further agree to provide, if requested, any other official documentation necessary to verify the information provided. All documents become property of ISSC and are treated confidentially.

We (I) hereby authorize the ISSC to send requested data from this application to the college as designated by the undersigned.

Father's	Father's
Soc Sec No	Soc Sec No
Mother's	Mother's
Soc Sec No	Soc Sec No
Signature of the individual(s) identified with parental financial information reported above	
Address	Parent(s) Telephone No.
City	Date

STUDENT'S (and Spouse's) CERTIFICATION AND AUTHORIZATION

I (We) declare that the information reported is true, correct, and complete. I (We) authorize the ISSC to transmit the information on this form to federal and state student aid programs for the purpose of assisting the student in being considered for other financial aid. I (We) agree that to verify information reported in this form, I (We) hereby give and grant to the ISSC a power of attorney to obtain, or will provide to ISSC upon request, an official photostatic copy of my (our) 1979 and/or 1980 U.S. income tax return and/or 1979 and/or 1980 Illinois income tax return to verify statements on income and assets contained in this application. I (We) further agree to provide, if requested, any other official documentation necessary to verify information reported. I (We) authorize the ISSC to send requested data from this application to the college as designated by the undersigned. I (We) authorize the ISSC to obtain information about any other financial aid, my grades and grade average from the college. All documents become property of ISSC and are treated confidentially.

WARNING: If this form is used in the process of establishing eligibility for federal student aid funds, you should know that intentionally false statements or misrepresentation may subject the filer to a fine or imprisonment, or to both, under provisions of the United States Criminal Code.

Applicant's Signature	Date
Applicant's Telephone No.	
Spouse's Signature	Spouse's Soc Sec No

FORM FOR SPECIAL CIRCUMSTANCES

SUPPLEMENT A—Business Owners and Self-Employed Persons (non-farming) (Submit photocopy of your 1979 IRS 1040 return with appropriate schedules, along with your Application Answer Form and Special Circumstances Form)

- Business Name _____
- Employer Identification # _____
- Business Address _____ City _____
- Is this your home address? Yes ☐ No ☐
- Nature of Business _____
- Date of organization _____
- Type of organization (check one)
Corporation ☐ Partnership ☐ Proprietorship ☐
- Number of Employees _____

(Note: If business began after 12/31/79 give current information.)

9 BALANCE SHEETS: Summary as of December 31, 1979

Current Assets _____ \$ _____
Fixed Assets _____ \$ _____
Total Assets (Transfer to item 40B or 70B) _____ \$ _____
Current Liabilities _____ \$ _____
Fixed Liabilities _____ \$ _____
Total Liabilities (Transfer to item 40C or 70C) _____ \$ _____

10 PROFIT AND LOSS SUMMARY January 1 - December 31, 1979

Gross Receipts or Gross Sales _____ \$ _____
Cost of Goods Sold and or Operations _____ \$ _____
Gross Profit _____ \$ _____
Other Business Deductions _____ \$ _____
Net Profit (or Loss) _____ \$ _____
Your Salary _____ \$ _____
Your Drawing Account _____ \$ _____
Inventory at Beginning of Year _____ \$ _____
Inventory at End of Year _____ \$ _____

- Your share of ownership is. 25%-50%-75%-100%-other _____ %
(Transfer to item 40A or 70A)
- If item 11 is less than 100%, give name, address, and percentage of each partner in the space below

SUPPLEMENT C—DIVORCE/SEPARATION—APPLICANT

(Enter own divorce separation information)

- Applicant
☐ divorced ☐ legally separated ☐ separated, no court action *explain*
- Date of marriage _____
Mo Day Yr *financial arrangements, in the space below*
- Date of divorce or separation _____
- a Amount of child support for each child \$ _____ per month,
b According to court order, when will support end? _____
- Amount of alimony \$ _____ per ☐ week, ☐ month, ☐ year
- Does applicant pay alimony or child support? Yes ☐ No ☐
If yes, give total amount paid per year \$ _____
- List below first and last names and ages of all children living in the applicant's home

- Is applicant presently married? Yes ☐ No ☐
- If there are special circumstances, check here ☐ and explain in the space below

SUPPLEMENT B—Farm Owners, Operators and Tenants (Submit photocopy of your 1979 IRS 1040 return with appropriate schedules, along with your Application Answer Form and Special Circumstances Form).

- Location of farm _____ county _____
- Acres, owned _____ leased _____
Tillable _____
Wasteland _____
Total _____
- Type of Farm _____
- Farm Operation (check one)
☐ Owner Operator only
☐ Owner and Tenant
☐ Landlord only
☐ Tenant only, as a Tenant I live rent-free
Yes ☐ No ☐

(Note: If farm operation began after 12/31/79 give current information.)

5. SUMMARY OF FARM OPERATIONS: Jan 1 - Dec. 31, 1979

Gross Income (Sales and Services) \$ _____
Total Farm Deductions \$ _____
Net Farm Profit (or Loss) \$ _____

- Livestock and Crop Inventory \$ _____
- Farm Value (Excluding Home Value) \$ _____
(Include Home in Item 66A, B, C)
- Equipment (net) \$ _____
- Total of Lines 6, 7, and 8 (Transfer to item 40B or 70B) .. \$ _____
- Notes/Accts. Payable \$ _____
- Unpaid Mortgage \$ _____
- Other Liabilities \$ _____
- Total of Lines 10, 11, and 12 (Transfer to item 40C or 70C) .. \$ _____
- Your share of ownership is. 25%-50%-75%-100%-other _____ %
(Transfer to item 40A or 70A)
- If item 14 is less than 100%, give name, address, and percentage of each partner in the space below

SUPPLEMENT D—DIVORCE/SEPARATION—PARENT

(To be completed by parent or guardian who has filed this Application)

- Applicant's natural parents are (check one)
☐ divorced ☐ legally separated ☐ separated, no court action *explain*
- Date of marriage _____
Mo Day Yr *financial arrangements in the space below*
- Date of divorce or separation _____
- Name of parent with whom applicant lives (or last lived) _____
- a Amount of child support for each child \$ _____ per month,
b According to court order, when will support end? _____
- Amount of alimony \$ _____ per ☐ week, ☐ month, ☐ year
- Is natural parent with whom applicant lives now married? Yes ☐ No ☐
a If yes, does step-parent pay alimony or child support from a previous marriage? Yes ☐ No ☐
If yes, give total amount paid per year \$ _____
b If yes, does step-parent receive alimony or child support from a previous marriage? Yes ☐ No ☐
If yes, give total amount received per year \$ _____
- List below first and last names and ages of all children living in the applicant's home

- If there are special circumstances, check here ☐ and explain in the space below

Use space below to explain any circumstances that will help the Commission to understand the application better. If additional space is needed, be sure to write your name and social security number on the extra sheet and include with this form. Do not staple to this form.

**INCOMPLETE APPLICATION ANSWER FORMS
CAN NOT BE PROCESSED
AND MAY BE RETURNED OR DISQUALIFIED**

Before Sealing Envelope

- Be Certain:
1. The Application Answer Form is properly completed and all applicable blocks properly filled in and coded.
 2. The application is properly Signed by Applicant and Parent (if applicable).
 3. Notification of Receipt Card is enclosed. (Self-addressed and stamped.)

**DO NOT ENCLOSE YOUR
INSTRUCTION WORKSHEET**

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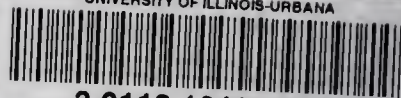
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